

MOVING FORWARD

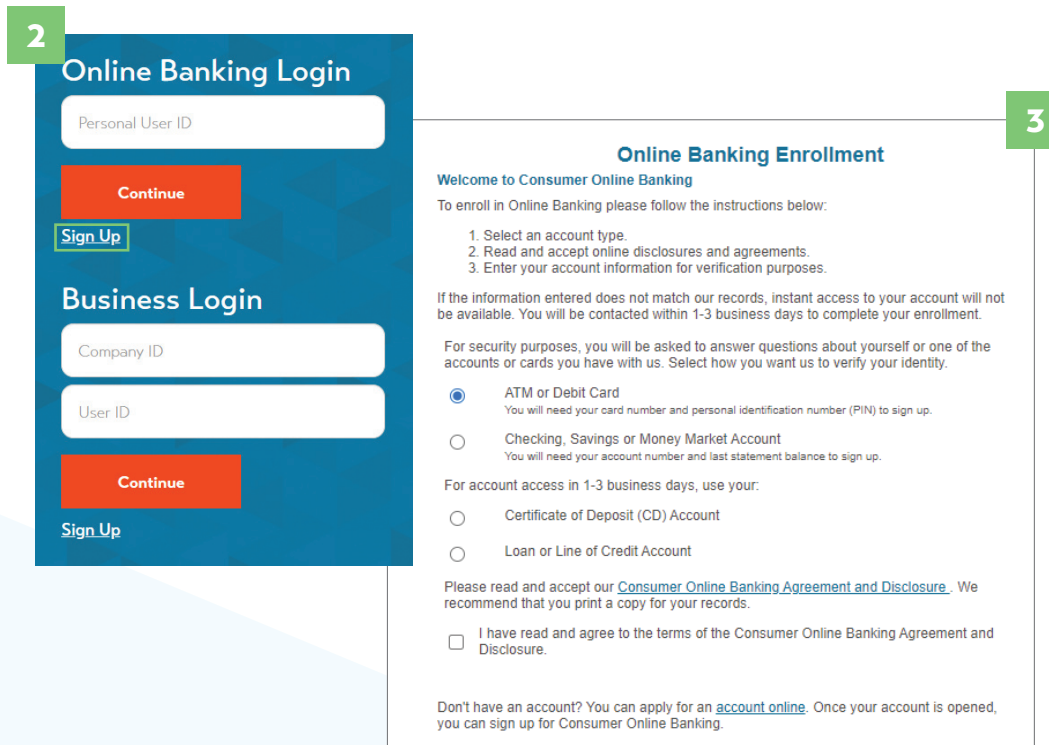
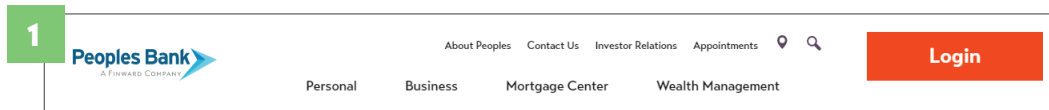
WHEREVER YOU ARE

Keep your finances headed in the right direction, even when you're on the go.

Our complete suite of Online Banking Technology solutions let you manage your personal finances from anywhere:

- **ONLINE BANKING** is your virtual banking center.
- **MOBILE BANKING** goes wherever you do.
- **BILL PAY** adds convenience, eliminates paper.
- **ZELLE®** is your fast, safe, and easy way to send, request, and receive money.

When you enroll online and become an Online Banking user, you'll be able to manage your finances efficiently and securely from home or anywhere else. Once you're enrolled, log in to Online Banking or use your credentials on our Mobile Banking App, and enjoy secure access around the clock.



STEP 1

Visit ibankpeoples.com and click on the "Login to My Account" button located on the right side of the top menu bar.

STEP 2

Click the 'Sign Up' link below the Online Banking Login box.

STEP 3

During the enrollment process you will establish your User ID and Password. Please complete all pages of the enrollment process to obtain access to your accounts.

Once enrolled in Online Banking, enjoy access to the listed features below.

- View account balances and activity
- View cleared checks and deposit tickets
- Internal and External transfers
- Receive eStatements with check images
- Bill Payment
- Zelle®
- Email and Text alerts
- Download account activity
- Reorder checks

Free and secure eStatements are available through Online Banking.
No need to wait for paper statements to keep up to date on your accounts.

1

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1

Peoples Bank
A FINWARD COMPANY

Financial Center Accounts Pay and Transfer Customer Service

Quick Links

- Customize your accounts

Add Online Statements

What is an Online Statement?
Online Statements are electronic versions of the statements you receive in the mail. Online access means that you can view your statements at any time, from any location.

What are the benefits of Online Statements?

- Online Statements are available sooner than those sent by mail. As your statement archive builds you will have access to statements for up to 18 months.
- Online Statements can be saved, viewed and printed only when needed, allowing you to organize your account information in one safe and secure place. No more worries about your statements getting lost or stolen in the mail.
- Enrolling in Online Statements can help the environment by reducing paper consumption.

How do I access Online Statements?
You will receive an email from support@bankpeoples.com when your statement is available. You can access your Online Statement when you log into Online Banking.

What types of accounts are eligible for Online Statements?
Checking, savings, money market, and investment accounts.

How do I start receiving Online Statements?
Experience the convenience of receiving your statements online on one or more of your accounts.

Continue

[How Do I...](#) [Terms](#) [FAQs](#)

2

YOU FIRST CHECKING, *1002 Online

YOU FIRST CHECKING, *1001 Online Paper

2. Read our Service Agreement and Disclosure.

If you are requesting "Online" delivery of a document, we ask that you read our Service Agreement and Disclosure and select the following box to indicate that you agree to the terms of use.

I have read and agree to the terms of the [Statement Service Agreement and Disclosure](#).

Note: With "Online" delivery, paper copies of your documents will no longer be produced.

Submit Cancel

[How Do I...](#) [Terms](#) [FAQs](#)

STEP 1

To enroll for eStatements, login to Online Banking.

STEP 2

Click the Accounts tab and click on Add Online Statements.

STEP 3

Accept the disclosure and click Continue.

STEP 4

Choose the account you would like to change the statement delivery method and then click "Online" in the drop down and save your changes.

Mobile Banking

CHECK DEPOSIT



Once you're enrolled in Online Banking, you can download our free Mobile Banking App and bank anytime, anywhere you happen to be. You can even use your mobile device to deposit checks* securely—on your schedule.

STEP 1

Once you've logged in with your Mobile Banking App, click the "+" at the bottom of the screen, select "Deposit" from the task menu.

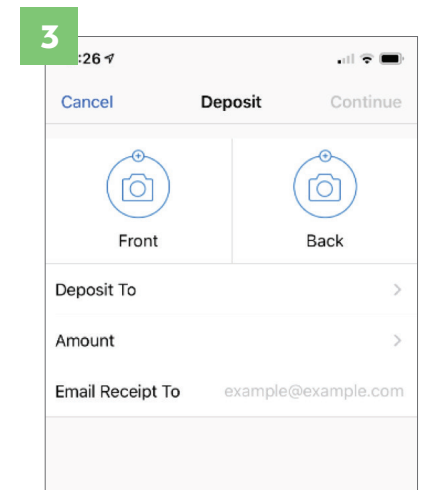
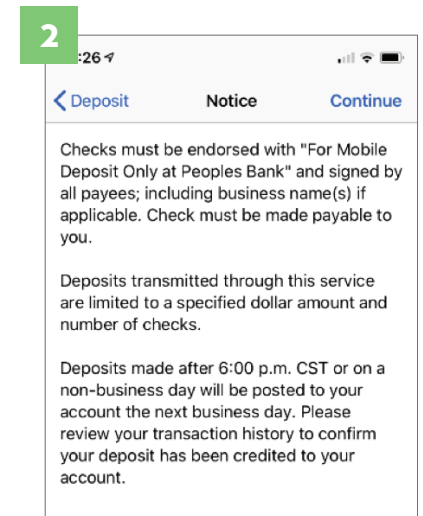
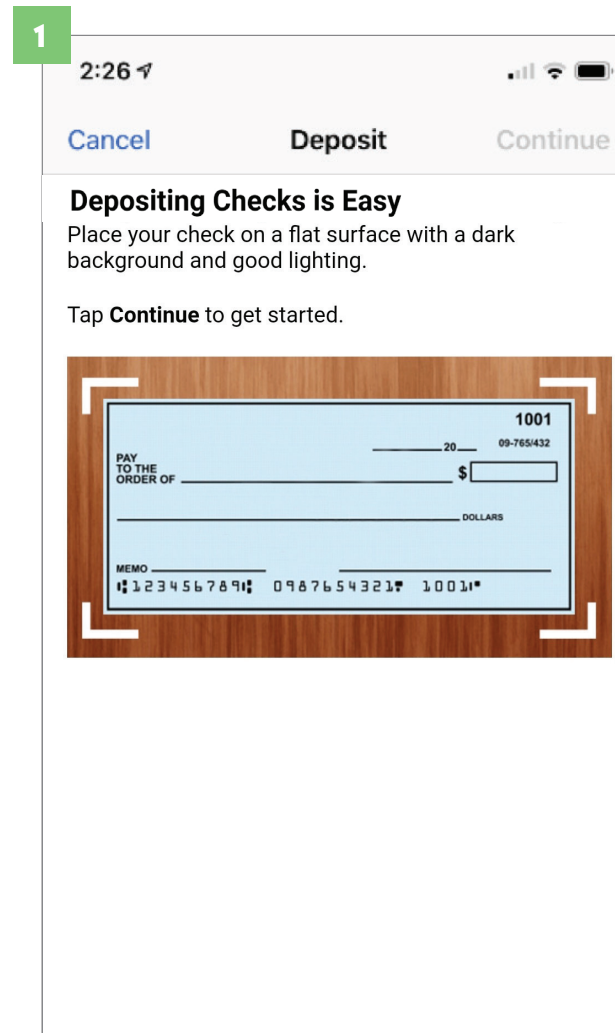
STEP 2

To deposit a check, click the front and back icons to take a picture of the front and back of your endorsed check.

STEP 3

Enter the amount of the check, select the account, enter an email address to receive alerts regarding your deposit, and click submit. You will receive an alert when the check has been received and when it's been approved or denied.

*Must be an online and mobile banking customer. All deposits made after 6:00 p.m. CST or on non-business days will be processed on the following business day. Only available on the iPhone, Android and iPad app; not available to mobile web users. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. See terms in the Mobile Banking agreement for deposit limits, other restrictions may apply and are subject to change without notice.



Bill Pay

ADD A PAYEE, SET UP AUTOPAY, AND PAY A BILL

Speed up and simplify your bill payment process wherever you go. Whether you need to pay a car payment, student loan, or any other bills, our convenient payment options will make it easy. Access Bill Pay through our Online Banking portal or the Mobile Banking App.

The screenshot shows the 'Pay bills' interface. At the top, there are navigation tabs: 'Pay and Transfer', 'Customer Service', and 'Open an Account'. The main heading is 'Pay bills'. Below this, there is a section for adding a new payee: 'Pay someone new: Enter person or business name' with an 'Add' button, and a 'Find: Search my payee list' search box. The main table has columns for 'Pay To', 'Amount', and 'Send On'. The first row shows a bill for 'Peoples Bank 00, 1000' with a dropdown menu, an amount field, a date of '04/07/2020', and a 'Pay' button. Below the table, there are options for 'Set up: reminder | autopay' and 'Add memo'. A second row is partially visible, also with 'Set up: reminder | autopay' and 'Add memo' options. On the right side, there are sections for 'Pending Payments' (with a 'Print Confirmation' link), 'Last 5 Processed Payments', and 'Autopay' (with the sub-heading 'Put your payments on cruise control'). The 'Autopay' section includes a message: 'It's so easy! If you have a bill with the same amount and due date each month, just create an autopay and we'll automatically schedule your payment for you.'

STEP 1

Sign in to your Online Banking account or Mobile Banking App.

STEP 2

Click "Pay Bills" within the Pay and Transfer tab.

STEP 3

Follow the on-screen guide to assist you in making your first online payment.

Convenience and security are important during times like these. Send, request, and split the cost of expenses with family, friends, and others you trust with Zelle®. Reminder, Zelle® is only available in our Mobile Banking App. We encourage you to download our Mobile App to benefit from this great way to send and receive money!

STEP 1

To enroll in Zelle®: Login to the Peoples Bank mobile app, at the bottom of the main screen click the “+” symbol, then select the icon labeled Zelle®.

STEP 2

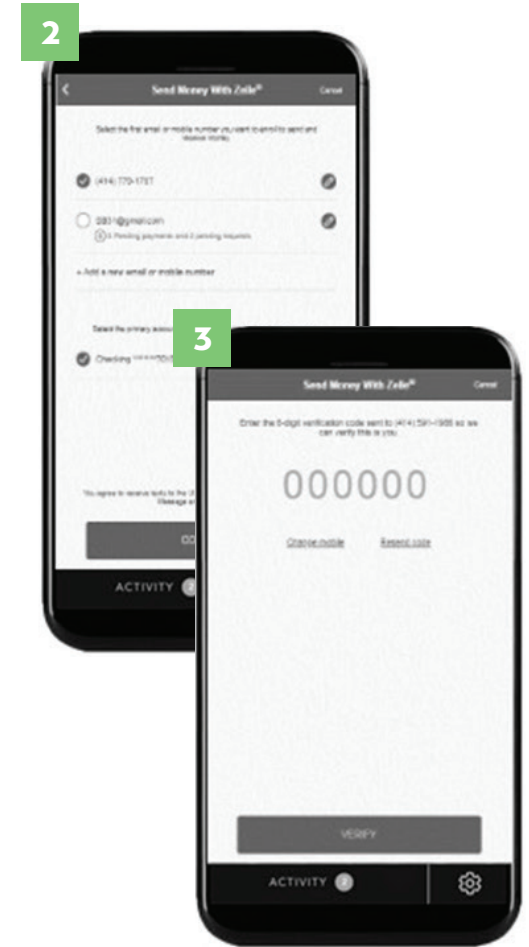
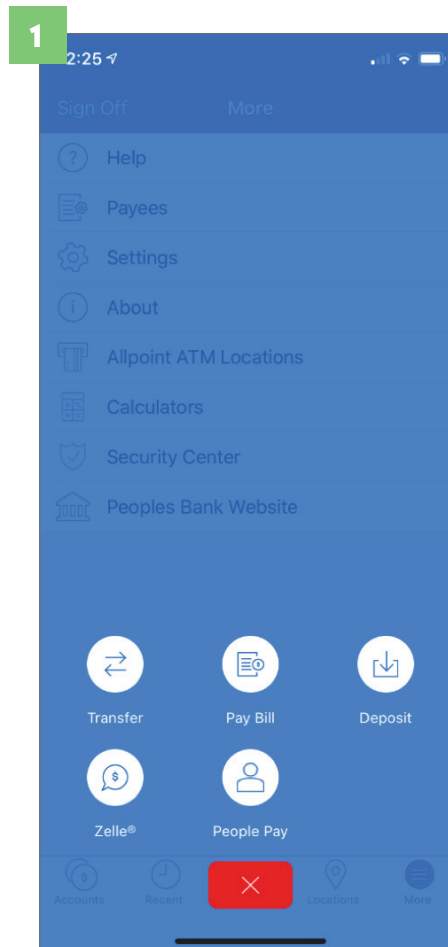
Select U.S. mobile phone number or email to enroll and primary account.

STEP 3

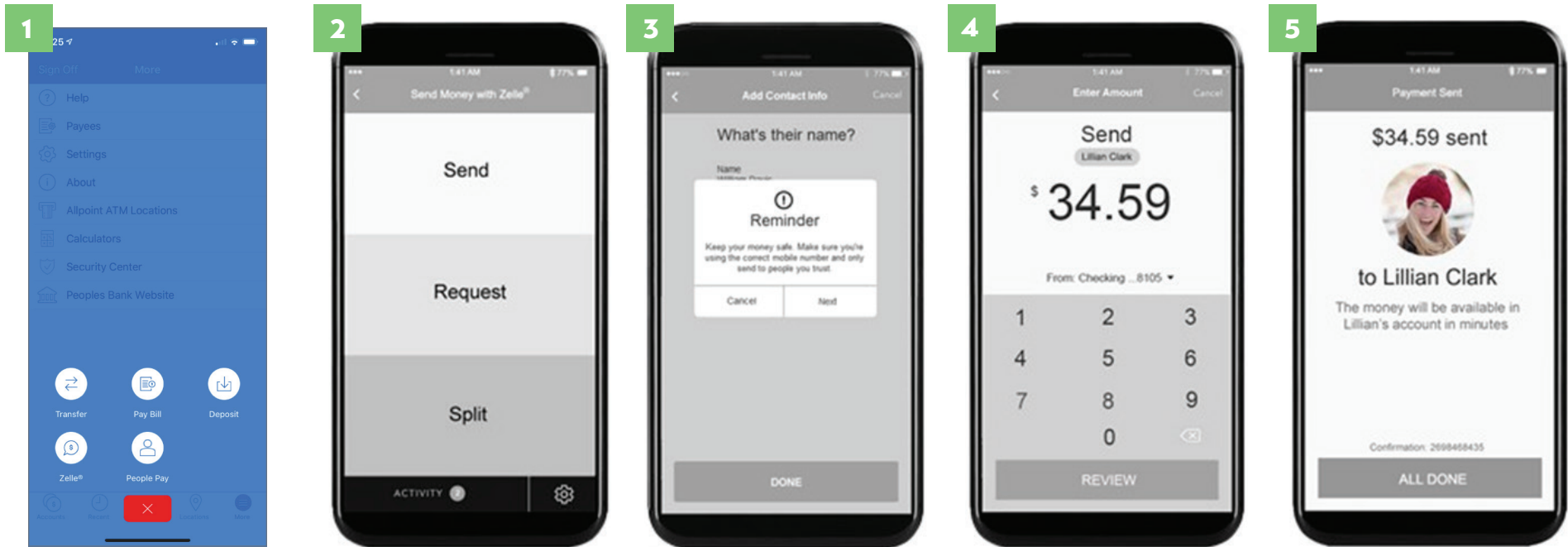
Accept Terms & Conditions.

STEP 4

Receive text or email with Confirmation Code.



Enjoy a fast, safe and easy way to send, request and receive money with Zelle®—right in our Mobile App.



STEP 1

Login to the Peoples Bank mobile app, at the bottom of the main screen click the “+” symbol, then select the icon labeled Zelle®.

STEP 2

Now, choose between the following three options, “Send,” “Request,” and “Split.”

STEP 3

Next, select the recipient who you will be sending, requesting, or splitting the cost of an expense with and click “Done.”

STEP 4

Enter the amount you will be sending, requesting or splitting with the recipient, then review the amount, confirm that it is accurate and click “Send.”

STEP 5

A confirmation window will appear summarizing your transaction.*