

DIGITAL & MOBILE SERVICES



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BANKING FROM ANY DESTINATION

MOBILE BANKING

The Bank Peoples App offers a simple and convenient way for you to perform everyday banking functions using your mobile device. You can check balances, receive account alerts, transfer money, deposit checks and monitor account activity and transactions. All from the convenience of your mobile device.

MOBILE BANKING ENROLLMENT

Enroll in Digital Banking from your personal computer or on your mobile device, and then download the Bank Peoples App

Note: Although Mobile Banking from Peoples is free, please check with your mobile phone service provider to see if usage or connectivity rates apply.

MY CREDIT MANAGER

Your credit score can impact a lot, especially when it comes to buying a house, refinancing a loan, and so much more. Raising your score by just a few points can make a big difference, but where do you start? My Credit Manager is a free tool that can help you stay in control of your credit score and history with personalized information and educational tools. The best part? It's all accessible through Peoples digital banking platforms.



MOVE YOUR MONEY

With Digital Banking, it's easy to move money between your accounts here at Peoples or between your Peoples accounts and your deposit accounts at other institutions. Our transfer service offers both convenience and control in managing your money.

Digital Banking transfers allow you to:

- Move money between your Peoples accounts
- Set up recurring transfers to build your savings
- Pay your mortgage or home equity by simply transferring funds from your checking or savings to your mortgage or home equity

The external transfer feature lets you:

- Conveniently transfer money directly to your Peoples account from your accounts at other financial institutions
- Rely on a faster and more environmentally friendly alternative to paper checks
- Keep track of transfers online, in one location

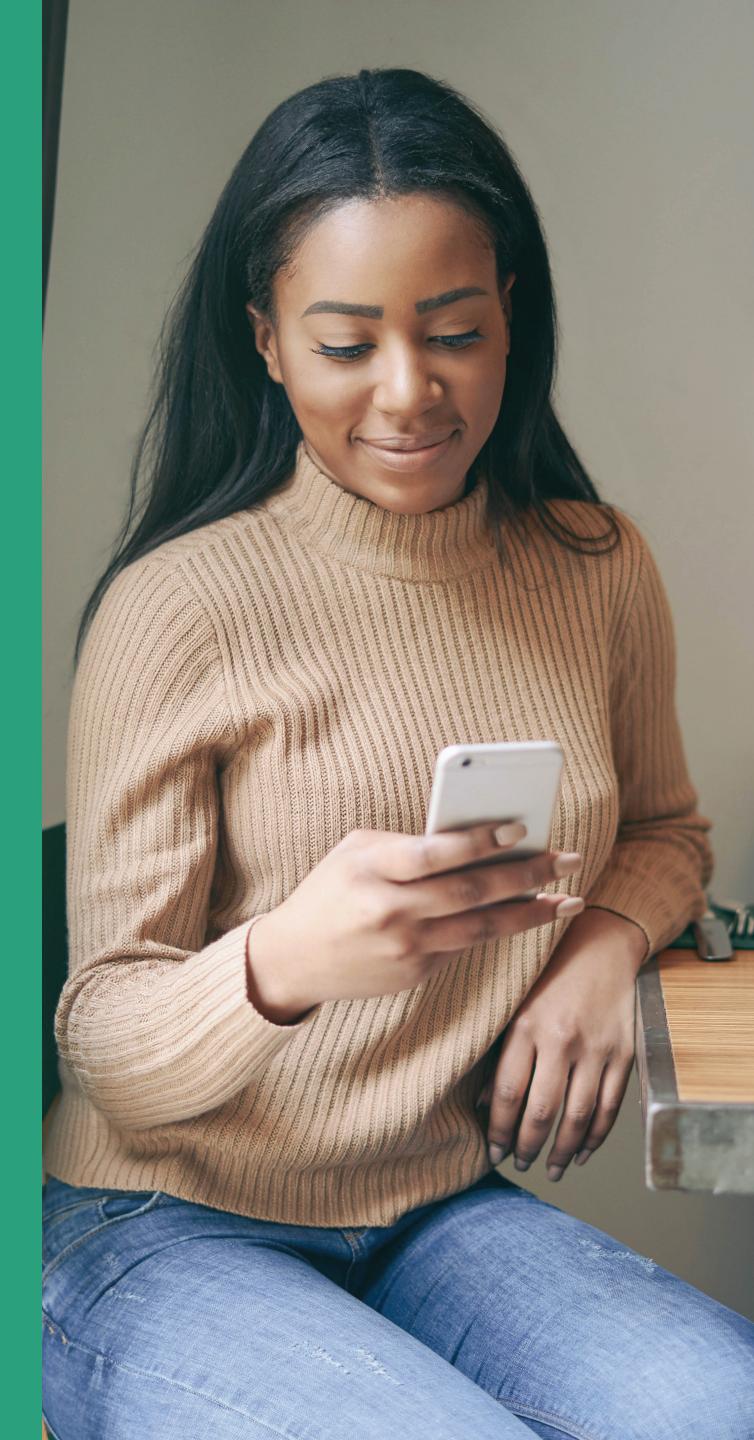
MANAGE YOUR MONEY

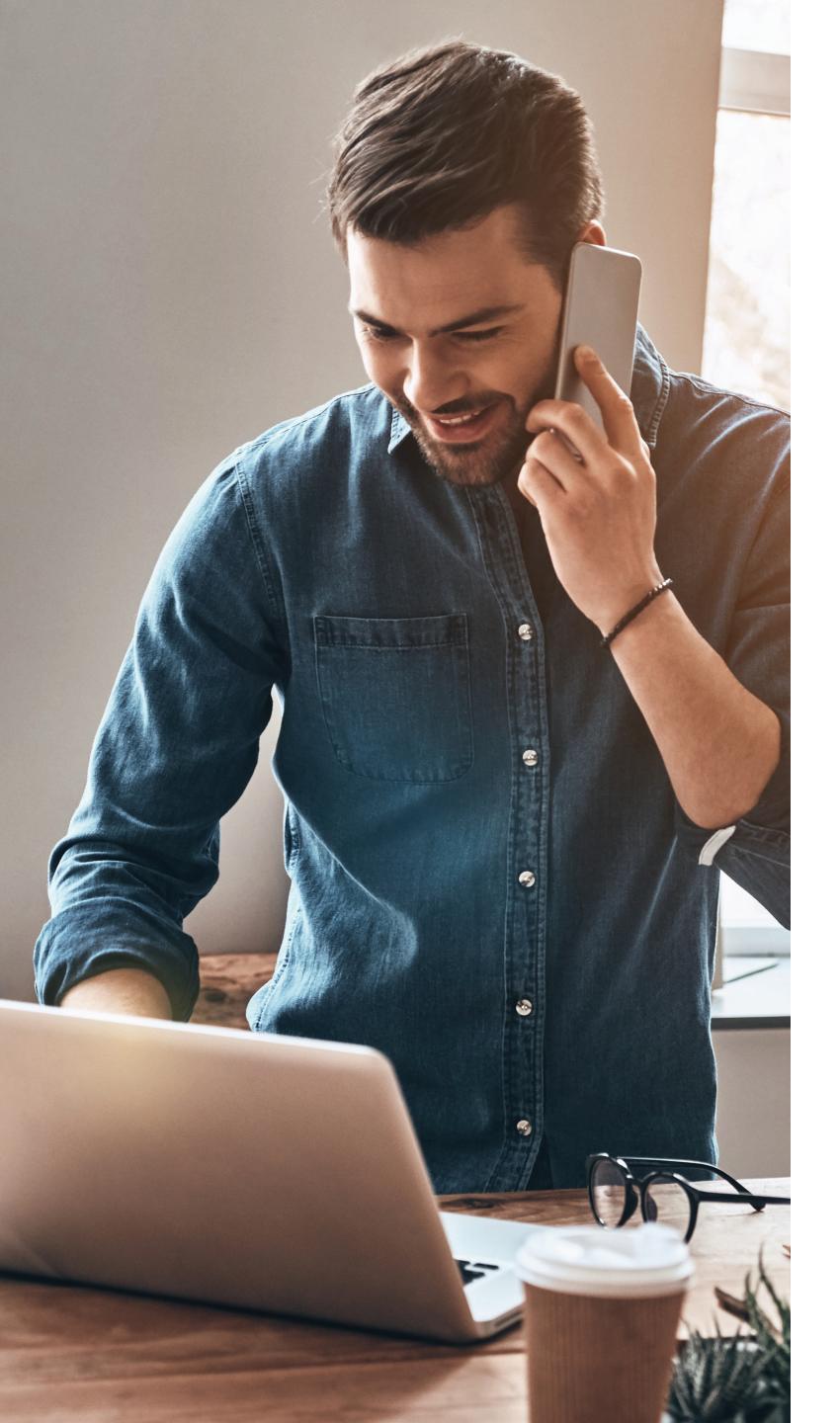
Up-to-date online bank account statements and detailed summaries of where, when and how you spend your money.

Digital Banking is a convenient, safe and free way to receive your bank statements and review your accounts so you stay on top of what is happening with your finances.

Smart Budget Online Tools to Track Spending Habits

Track every account, loan, investment, and bill from Peoples and beyond. Spot trends. Create budgets. Save more. Free with Peoples Digital Banking.





PAY YOUR BILLS - ONLINE BILLPAY

When you have Online BillPay from Peoples, you'll have more freedom to enjoy life. Here's how Online BillPay gives you convenience, savings and security.

OV PAY A PERSON - ZELLE®

Zelle[®] is a fast, safe, and easy way to send money to friends, family, and other people you trust, wherever they bank.* Whether you're paying rent, gifting money, or splitting the cost of a bill, Zelle[®] has you covered.

* U.S. checking or savings account required to use Zelle[®]. Transactions between enrolled users typically occur in minutes and generally do not incur transaction fees.

FAMILY!

Earn a MasterCard Reward Card when your friends and family choose accounts with Peoples! When they open an account and meet certain requirements, they'll earn a MasterCard Reward Card, and so will you! You can only Refer a Friend if you are a current customer of Peoples State Bank, and referrals can only be initiated through our digital banking platforms. Earning is easy so get started today at bankpeoples.com.

Rewards are subject to change.

• Receive and pay your bills electronically, all in one place

• Make payments anywhere, anytime, even when you're traveling, even from your mobile device • Schedule payments in advance and never worry about missing a bill or paying late fees • Automatic recurring payments for bills like your rent, mortgage, or car payment let you set up a bill once and forget about it

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BENEFITS OF eSTATEMENTS

Simplify your life with eStatements. Instead of mailing you a monthly bank statement that could end up in a pile of papers on your desk, we'll provide you with your account information online. You can access it whenever you want, with our assurances that we've taken several steps to secure your personal data.

eStatements are:

• Environmentally friendly

• Accessed anywhere, anytime • Protected and safe • Free!

24/7 ACCESS TO YOUR MONEY

DIGITAL BANKING

Peoples digital banking platform allows you to manage your accounts day or night, anywhere you have internet access. You can even open an account online - just look for the "open an account" button on our website or in our app.

ENROLL NOW

Enroll in minutes to begin saving time and money. You'll have everything you need to manage your finances.

What you'll need

- Your bank account number
- Your Social Security Number or Tax Identification Number (TIN)
- The email address on file with us
- Your phone number

How to enroll

- Visit bankpeoples.com
- Click on "Enroll" under the Digital Banking Login

Need assistance? Call or visit your local Peoples State Bank and we'll be happy to personally help you enroll.

