

---

# ONLINE BANKING OWNER'S MANUAL

---

Member FDIC

---

**NOTE: TO ENSURE THE BEST EXPERIENCE WITH ONLINE BANKING,  
PLEASE UPDATE YOUR OPERATING SYSTEM AND WEB BROWSER  
TO THE MOST CURRENT VERSIONS.**

---

# WELCOME TO PEOPLES ONLINE BANKING

**Peoples**  
5 YEARS STATE BANK

Securely pay your bills or individuals online

Click to view your statements or signup to receive your statements electronically.

FREE online financial management

Signup for Mobile Banking or modify your settings

Click on the account name to view transaction history

Peoples State Bank 1905 Stewart Avenue, Wausau  
Phone 715.842.2191 Toll-Free 888.

**Deposit Accounts**

Account (Click for Transaction Details)	Balance	Status
<a href="#">Free Chk.</a>	\$179.81	Select Option
<a href="#">Savings</a>	\$4,101.13	Select Option
<a href="#">Checking</a>	\$590.89	Select Option

**Loan Accounts**

Account (Click for Transaction Details)	Balance	Status
<a href="#">Home Equity Loan</a>	\$15,828.70	Select Option
<a href="#">Home</a>	\$64,452.26	Select Option

**Other Accounts**

	Balance	Status
		Select Option

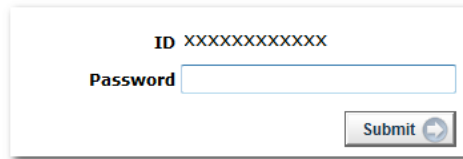
**Primary Information**

new PeoplesTalk  
**READ OUR LATEST QUARTERLY NEWSLETTER**  
(click here)

# WELCOME TO PEOPLES ONLINE BANKING

## ACCOUNT ACCESS

Enter the 12-digit ID assigned by the bank and your PIN/Password.  
Click **Submit**.



A login form with a text input field for 'ID' containing 'XXXXXXXXXXXX', a text input field for 'Password', and a 'Submit' button with a right-pointing arrow.

**Note:** The first time you log in you must change your PIN/password.

## VIEWING TRANSACTIONS

Select Transactions from the drop-down menu next to the account.



Transaction History is available for 90 days.



### Transaction List Options:

- Choose Number of Transactions Displayed
- View Check Images
- Sort Columns to Customize View
- Switch Between Accounts

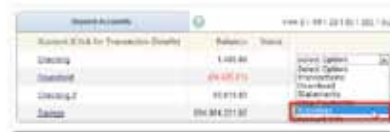
## TRANSACTION SEARCH

Select Search from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, description or check number.



## TRANSFERRING FUNDS

Select Transfers from the drop-down menu.



Select the From and To accounts. Enter the transfer amount, frequency, and date of the transfer. Click Submit.

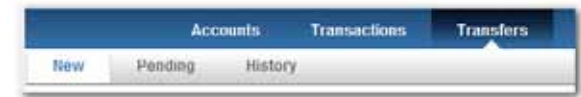


## PENDING AND COMPLETED TRANSFERS

Select Pending to view, edit, or delete a scheduled transfer.



Select the From and To accounts. Enter the transfer amount, frequency, and date of the transfer. Click Submit.



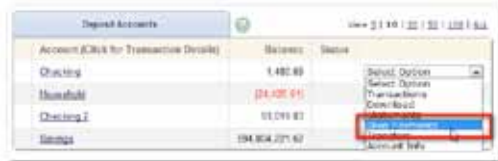
## VIEWING STATEMENTS

Select "eStatements" from the main menu.

# WELCOME TO PEOPLES ONLINE BANKING

## STOP PAYMENTS

Select Stop Payments from the drop-down menu.



Fill in the required fields and click Submit.



You must contact the bank to edit or remove a Stop Payment.

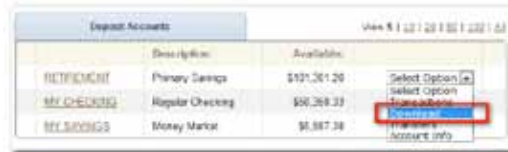
Stop Payment fees will be automatically deducted in accordance with the terms of your account.

This option is for physical check stop payments **ONLY**.

For all other stop payment requests (telephone initiated, web initiated or pre-arranged payments) you must contact Customer Service at 888-929-9902 or visit one of our locations.

## TRANSACTION DOWNLOAD

Select Download from the drop-down menu.



Choose the Download Range and Format. Click Download.



## SETTINGS

- Change Personal, Account, and Display settings
- Set up Alerts

## PERSONAL

- Update email address
- Create alias ID (instead of 12-digit bank-assigned ID)
- Change PIN/password

## ACCOUNT

- Change account pseudo-names (nicknames)
- Drag and drop to change account display order

## DISPLAY

- Edit number of accounts displayed per page
- Edit number of transactions displayed

## ALERTS

### Event Alerts

- Incoming direct deposits
- Funds transfer information
- Statement notifications

### Balance Alerts

- Notification of account balances

### Item Alerts

- Notification of cleared checks

### Personal Alerts

- Triggered by calendar date

## SECURITY

One of the first times you access your accounts, we'll ask you to choose and answer three Personal Verification Questions.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

---

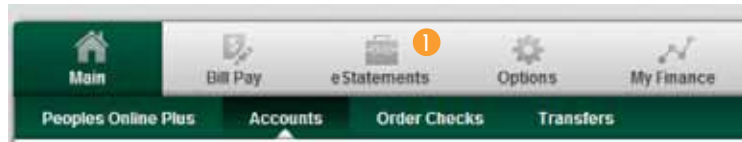
# **eSTATEMENTS**

**GETTING STARTED**

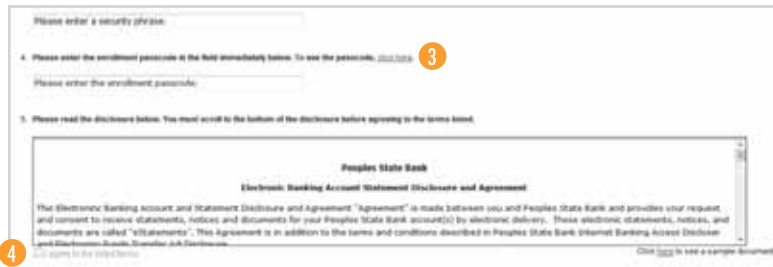
---

# ESTATEMENTS (GETTING STARTED)

## HOW TO ENROLL



1. Click on the “eStatements” tab.
2. Fill out the form, including verifying your email address and setting a security phrase.
3. Enter the enrollment passcode. To see the passcode click on “click here.”

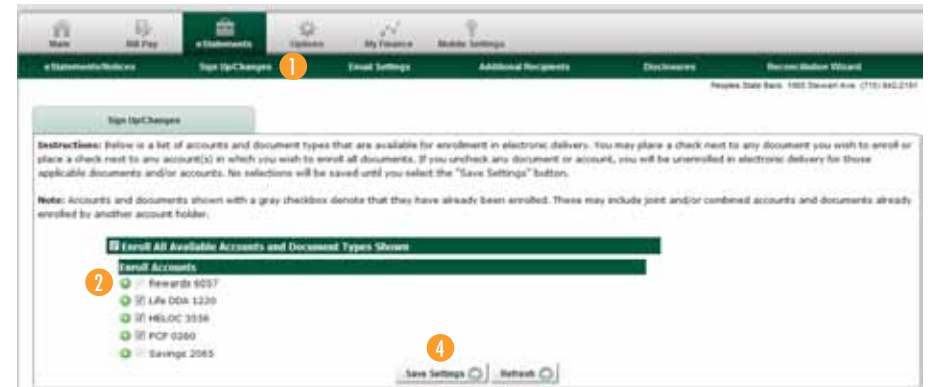


4. Review the Account Statement Disclosure and Agreement, and check the box if you agree. Then click “Enroll Now.”
5. You will receive a popup message indicating you will receive a confirmation email.

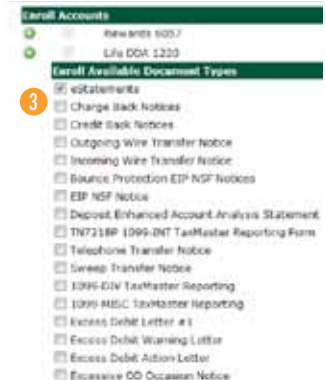


**NOTE:** If you do not receive the confirmation email in 1 hour, please contact us to confirm your email address.

## MODIFYING/REVIEWING ELECTRONIC NOTICES



1. Navigate to “eStatements” then click “Sign Up/Changes” from the sub menu.
2. Review all of the accounts listed to make sure they are enrolled to receive electronic documents. If not enrolled, click on the box next to the account number to place a check in the box.
3. Click on the to review the documents selected for enrollment for each account. We suggest selecting all of your accounts and all electronic documents available for easy access.
4. When you are done modifying/reviewing your selections click the “Save Settings” button.



### IMPORTANT INFORMATION ABOUT THIS AREA:

- Accounts that are not eligible for enrollment by this user will be gray (may be checked or unchecked).
- If checked another Online Banking user with access to the account has made an election for the account number, click the symbol to list all prior elections. Any unchecked items are available for this user to select for enrollment.
  - If unchecked, click the symbol to list all available statements or notices for enrollment.