

WELCOME

to Mobile Banking from PeoplesBank!

With our Mobile Banking app, PeoplesBank is making it easier and more convenient than ever for you to access your accounts. As a Mobile Banking user, you can:

- ◆ Access your personal checking, savings, and other eligible PeoplesBank accounts.
- ◆ Transfer funds among your PeoplesBank accounts.
- ◆ Pay your bills anywhere, anytime using your smart phone.
- ◆ Find a PeoplesBank location near you.

To sign up for this convenient, time-saving service, simply follow the steps outlined in this Mobile Banking user guide and download your free Mobile Banking app today!*



*Must be a registered PeoplesBank Online Banking client to use this service. PeoplesBank provides this service free of charge, but standard text messaging and data rates charged by your carrier may apply. Check with your mobile phone service provider for details on specific fees and charges. Member FDIC.





Enroll in Online Banking

You must be a registered Online Banking User with PeoplesBank in order to use our Mobile Banking app. If you are already an Online Banking User, you may skip to Step 2.

If you're not an Online Banking User, please visit our website at www.peoplesbanknet.com to automatically enroll by selecting the **SIGN UP** button under the **Online Banking login**. You will see this screen. Once you have provided us with the requested information and completed the enrollment process, you may proceed to Step 2.

A screenshot of the PeoplesBank Automated Enrollment form. At the top is the PeoplesBank logo with the tagline 'You're Welcome Here!'. Below the logo is the title 'Automated Enrollment' and the instruction 'Please enter your account and personal identification details.' The form contains several input fields: 'Account Number:' (text box with a red asterisk), 'Account Type:' (dropdown menu showing 'Check'), 'First Name:' (text box with a red asterisk), 'Last Name:' (text box with a red asterisk), 'City:' (text box with a red asterisk), and 'Zip Code:' (text box with a red asterisk). At the bottom left are 'Continue' and 'Cancel' buttons. At the bottom right are 'Help' and 'Email' buttons.



Register for Mobile Banking

Log in to Online Banking at the PeoplesBank website and click on the **OTHER SERVICES** tab. After you've done this, click on **MOBILE BANKING**.

You will see this screen. You must read the disclaimer and accept the terms and conditions before proceeding to Step 3.

Accounts eStatements Transfer Bill Payments Other Services Preferences

Logout

Change of Address Reorder Checks Alerts **Mobile Banking**

Disclaimer

This is an addendum to the Terms and Conditions for Online Banking Agreement and sets forth the additional terms and conditions for use of Mobile Banking.

I. ACCEPTANCE

A. Accepting this Addendum.

By clicking "I Accept" when you enroll in Mobile Banking, you agree to the terms and conditions of this Addendum. Additionally, by using Mobile Banking you also agree to the terms and conditions of this Addendum.

B. Description of Services.

Mobile Banking is a service that allows you to access account information using compatible and supported wireless devices. We reserve the right to modify the scope of Mobile Banking at any time. You agree and understand that Mobile Banking may not be accessible or may have limited utility over some mobile networks, such as while roaming.

C. Relationship to Other Agreements and Fees.

You agree that when you use Mobile Banking, you will remain subject to the terms and conditions of all your agreements with us, our affiliates, and/or any unaffiliated service providers, including, but not limited to, your mobile service provider (e.g., Verizon, T-Mobile, etc.). You understand that those agreements may include fees, limitations and restrictions which may impact your use of Mobile Banking. Your mobile provider may impose data usage or text message charges for your interaction with Mobile Banking, and you agree to pay all such fees.

II. CHANGES OR CANCELLATION

You may cancel your participation in Mobile Banking by texting STOP to "ShortCode" or calling us at 800.XXX.XXXX. We reserve the right to change or cancel Mobile Banking at any time.

I Accept the Disclaimer:



Create Your Mobile Banking Credentials

At this stage, you will be asked to create a **USERNAME** and a **PIN (password)** in order for you to securely access the Mobile Banking app. You will also need to provide us with the mobile phone number that you will be using to access the app. Please note that usernames and PINs (passwords) are case-sensitive.

Once you have completed the required information, click on **ENROLL** and proceed to Step 4.

Accounts	eStatements	Transfer	Bill Payments	Other Services	Preferences
Logout					
Change of Address Reorder Checks Alerts Mobile Banking					
Mobile Banking Credentials					
Username:	<input type="text"/>				
Mobile Number:	<input type="text"/>	*			
PIN:	<input type="text"/>	*			
Confirm PIN:	<input type="text"/>	*			
Enroll Cancel					



Text Messages

You will now receive a series of three (3) text messages from us on your mobile device, including the following:

- TEXT 1:** You will be asked to reply **YES** via text message to complete the enrollment process for Mobile Banking.
- TEXT 2:** This message will confirm that you are now enrolled in Mobile Banking. This message will include a mobile browser address that you can use on your phone to access your account information. That address is **<https://4myact.mobi/60339>**.
- TEXT 3:** The third message will notify you that you are also enrolled in SMS (Text) Mobile Banking. This message will also include the phone number where text messages should be sent. That number is **469228**.

Once you have received all three (3) messages, you may begin using the Mobile Browser and text messaging features of our Mobile Banking service. If you have a smart phone, you may proceed to Step 5.



Download Our Mobile Banking App

If you have a smart phone, such as an iPhone®, Android®, or Blackberry®, you may download PeoplesBank's Mobile Banking app from the appropriate app store or by scanning the QR code which matches your device below.



Apple®



Android®



Blackberry®