

ONLINE BANKING OPTIONS

Product Features	Personal/Small Business Online Banking	Business Online Banking	
		With Payments	Cash Management Concierge
USERS			
Any Business Entity	●	●	●
Multiple Business Entities	● (5)	● (unlimited)	● (unlimited)
Multiple Users (Same Household)	●		
Unlimited Users		●	●
User Administration Access		●	●
ACCESS (Log in)			
Secure Access Code	●	●	
Secure Browser (HTTPS)		●	●
BILLPAY			
Personal (businesses can use personal BillPay)	○		
Business		○	○
MOBILE DEPOSITS			
Personal / Business Mobile Remote Deposit Capture (mRDC)	●		
Business Mobile Remote Deposit Capture (mRDC)		●	○
Business Remote Deposit Capture (RDC)			○
TRANSFERS / PAYMENTS			
Internal transfers	●	●	●
External transfers from PeoplesBank	●		
Stop payments	○	○	○
Personal Line of credit advances	●		
Business Line of credit advances	●	●	●
Regularly scheduled loan payments (Principal & Interest and Interest Only)	●	●	●
Unscheduled payments	●	●	●
Domestic Wires		○	○
International Wires			○
ACH Credit / Debit Origination - Same day		○	○
ACCOUNT PROTECTION / INFORMATION REPORTING			
Positive Pay			○
ACH Notification Center			○
INTEGRATIONS			
Quicken Only - Express Web Connect	●		
QuickBooks - Direct Connect	●	●	●

○ Additional Fee



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