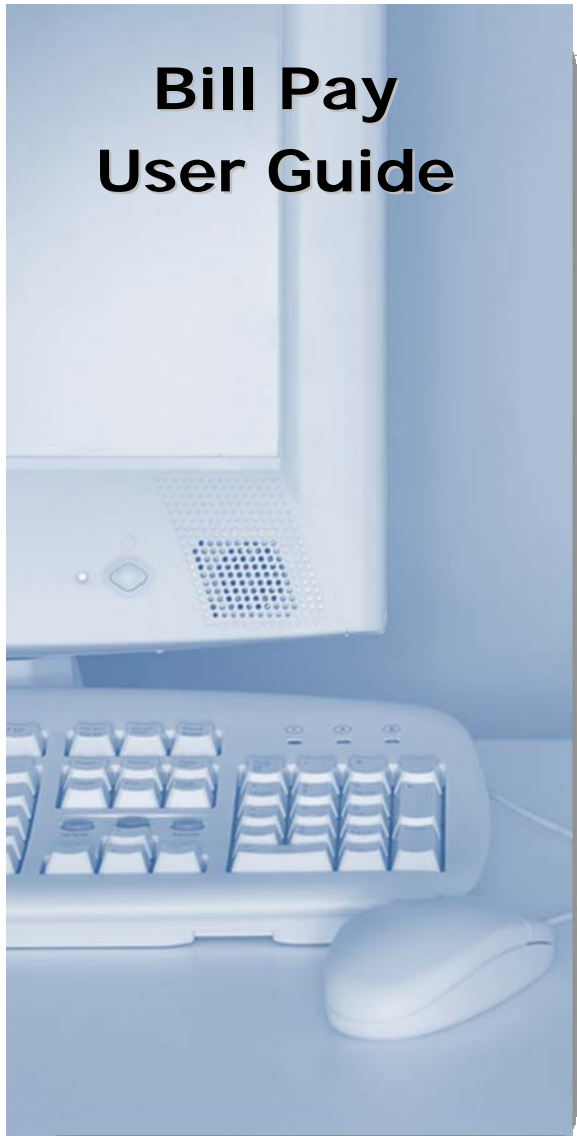


Bill Pay User Guide



www.peoplesstate.com

1.800.897.7499

Account Access

Log in to Internet Banking and select the Bill Pay tab.



Adding Payees

Bills - Add Payee ?

Payee Name *

Payee Account Number *

Address Line 1 *

Address Line 2

City *

State *

Payee Zip Code * -

* indicates a required field

Select **Add Payee** from the Bill Pay sub-menu

Payees

There are two types of Payees – **Company** and **Individual**.

A **Company** payee will be either and Electronic payment or a Check payment. An **Individual** payee will be a Check payment.

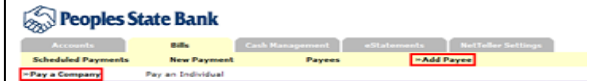
Payment Funding

Funds for payments made to Electronic payees will debit your account on the payment date.

Funds for payments made to Check payees will debit your account when the check clears.

Adding Electronic Payees

Select **Add Payee > Pay a Company** to add a new company. (ex: Car Note, Cable Bill)



Fill in the payee fields and click Search. If the Company you entered is available as an Electronic Payee a link with Payee Type Electronic displays.

Bills - Add Payee ?

Payee Name *

Payee Account Number *

Address Line 1 *

Address Line 2

City *

State *

Payee Zip Code * -

* indicates a required field

If the payee is not available as electronic, select the Add Check Payee button at the bottom of the page.

Add Check Payee

Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.

Bills - Add Payee ?

Payee Name *

Payee Type

Payee Alias

Account Number *

Address Line 1 *

Address Line 2

City *

State *

Zip Code * -

Phone Number

* indicates a required field

Submit Cancel

Adding Payments

Payments can be added in one of two ways:
Multiple Payments and **Single Payment**

Multiple Payments

Quick Payment allows you to add up to 10 one-time payments on the same screen.

- CABLE
- CAR LOAN
- CELL PHONE
- CREDIT CARD
- GYM MEMBERSHIP
- LAWN SERVICE
- MORTGAGE COMPANY

Payee:	Amount:	Pay On:	Pay From:	Memo:
CELL PHONE		04/22/2008	Checking	
MORTGAGE COMPANY		04/22/2008	Checking	

Single Payment

Use Single Payment for payments that happen on a regularly scheduled basis. You can set a Single Payment up as a Recurring monthly payment

Create Payment ?

Pay from account: 1607472 Regular

Payee: Select option...

Amount: \$

Memo:

Alert when payment is processed:

Frequency: One-Time

Payment Date: 08/05/2009

Payment Description:

Submit Cancel

Viewing History

Select **Bills > History** under the Bill Payment Tab.

Payees

From: 07/01/2009

To: 07/31/2009

Begin Amount: \$

End Amount: \$

Sort By: Date

Sort By: Ascending Descending

Submit Cancel

Bill Payment history is available for 19 months.

Editing Your Information

- Change **Personal**, **Account**, and **Display** Settings.
- Set up **Alerts**.



Accounts Bills Cash Management eStatements NetTeller Settings

» Personal Account Display Alerts

Personal

- Update E-Mail Address
 - Update ID*
- *create an ID to use instead of 12-digit ID
- Change Password

Account

- Change Account Pseudo Names (nicknames).
- Edit order in which accounts are displayed.

Display

- Edit Number of Accounts displayed per page.
- Edit no. of transactions displayed by default.

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

- Alerts delivered on chosen date.



Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **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.

Security Reminders

- ✓ We will NEVER email you for your personal information. Any email claiming to be Peoples State Bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session before leaving your computer.



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