

# Online Banking User Guide

## @ Account Access

### First Time Login

Enter the 12-digit ID and password assigned by the bank and click **Submit**.

PSB NetTeller ID

PSB NetTeller Password

\*you will be prompted to change your password the first time you log in.

## \$ Viewing Transactions

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

Deposit Accounts	Balance	Status
Checking Acct 1	\$43.57	Transactions
Checking Acct 2	\$7.93	Select Option

Transaction History is available for 30 days.

View Transactions for:  Current Balance: \$33.57  
Available Balance: \$33.57

Date	Ref/Check No.	Description	Debit	Credit	Balance
12/21/2011		Internet Debit	(\$10.00)		\$33.57

### 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, or check number.

Accounts	»Transactions	Transfers
Current Transactions	Download	»Search

## ⚡ Transferring Funds

Select **Transfers** from the drop-down menu next to an account.

Deposit Accounts	Balance	Status
Checking Acct 1	\$33.57	Transfers
Checking Acct 2	\$17.93	Select Option

Select the **From** and **To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Date of the Transfer. Click **Submit** to complete the transfer.

\* Denotes required field

\* Transfer funds from:  Available Funds: \$33.57

\* Transfer funds to:

Payment options:

\* Transfer amount:

\* Frequency:

\* Transfer Date:

Transfer memo:

### Pending and Completed Transfers

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

**Transfer History** lists completed transfers.

Transfer history is available for 13 months.

Accounts	Transactions	»Transfers	Stop Payments
»New Transfer	Pending Transfers	History	

## 📄 Viewing Statements

Select **Statements** from the drop-down menu next to an account.

Deposit Accounts	Balance	Status
Checking Acct 1	\$33.57	Statements
Checking Acct 2	\$17.93	Select Option

Statements are available in PDF, HTML, and Text formats.

Statement history is available for 13 months.

Statement Date	Description	Select Format to View:
11/29/2011	Your statement is now ready. Please log in to PSB NetTeller.	Select option...
10/27/2011	Your statement is now ready. Please log in to PSB NetTeller.	Select option...



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## Stop Payments

Select **Stop Payments** from the drop-down menu next to an account.

Deposit Accounts	View	5	10	20	50	100	ALL
Account (Click for Transaction Details)	Balance	Status					
Checking Acct 1	\$33.57	Stop Payments					
Checking Acct 2	\$17.93	Select Option					

Fill in the required fields and click **Submit**.

New Stop Payment

Note: \* Required Field

Add Stop Payments for Account:

\* Check Date:

\* Start Check Number:

\* End Check Number:

\* Begin Amount: \$

\* End Amount: \$

\* Payee:

Remarks:

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

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

**Important: You may submit online stop payment orders for check payments only. Electronic stop payment orders must be completed at a Peoples State Bank branch location. Please contact our Customer Service team toll-free at (855) 322-2554 for more information.**



## Transaction Download

Select **Download** from the drop-down menu next to an account.

Deposit Accounts	View	5	10	20	50	100	ALL
Account (Click for Transaction Details)	Balance	Status					
Checking Acct 1	\$33.57	Download					
Checking Acct 2	\$17.93	Select Option					

Choose the **Download Range** and **Format** and click **Submit**.

Download Transactions

Note: \* Required Field

Download Transactions for Account:

\* Select Download Range:

\* Select Download Format:



## Options

✓ Change **Personal, Account, and Display** Settings.

✓ Set up **Alerts**.

Accounts	Bills	eStatements	NetTeller Settings
*Personal	Account	Display	Alerts
			Mobile Settings

### Personal

✓ Update E-Mail Address

✓ Update ID\*

\*create an ID to use instead of 12-digit ID

✓ Change PIN/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

✓ Text-based 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 the 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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