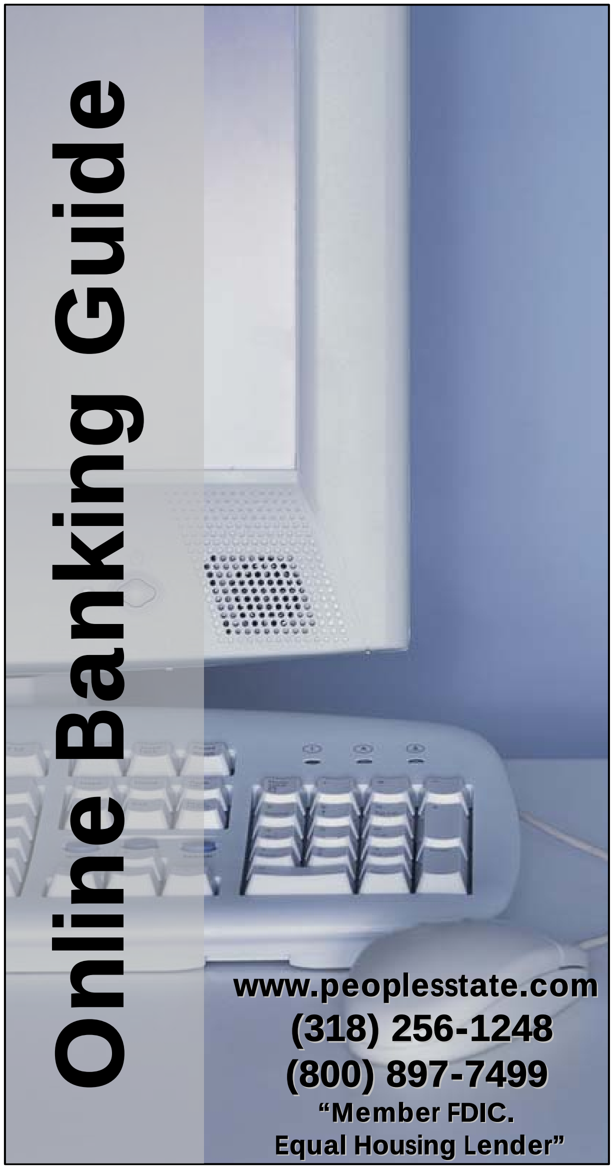


Peoples State Bank

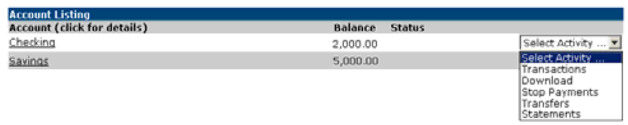
Accessing Online Banking

Visit www.peoplesstate.com and choose Access Accounts.

Enter your ID & Password in the appropriate fields and click submit.

*initial password will be assigned by bank. You will be prompted to change your Password on your first login.

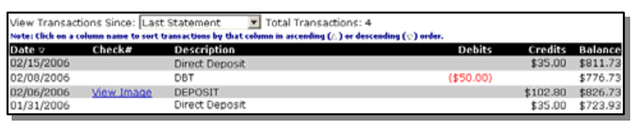
A list of your accounts and a drop-down menu of activities for each account will display.
*some options may not be available or may require additional fees



A list of your accounts and a drop-down menu of activities for each account will display.
*some options may not be available to all customers or may require additional fees.

Viewing Transactions

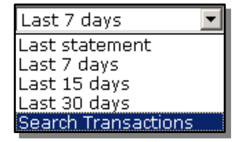
Select **Transactions** from the drop-down menu to the right of the account, or click the Transactions tab on the Menu Bar.



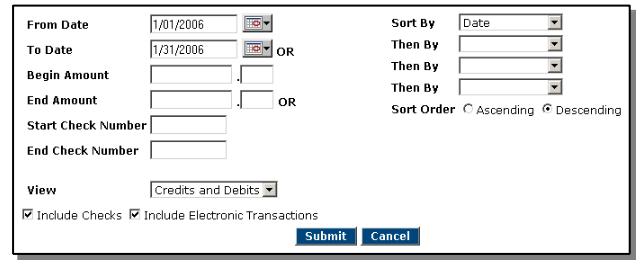
To view other transactions, use the **View Transactions Since** drop-down menu.
To view a check image or deposit, click the link in the Check # column.

Search for a Transaction

Select **Search Transactions** from the View Transactions Since drop-down menu.

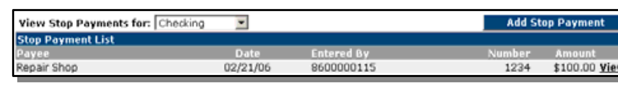


Enter the search criteria and click Submit.

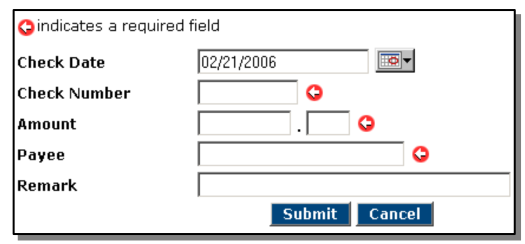


Adding Stop Payments

Select **Stop Payments** from the account drop-down menu, or click the Stop Payment tab on the Menu Bar.



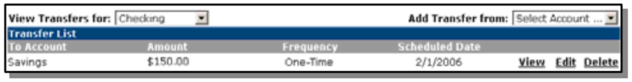
Stop Payments added previously will display. Click **Add Stop Payment**, fill in the required fields, and click Submit.



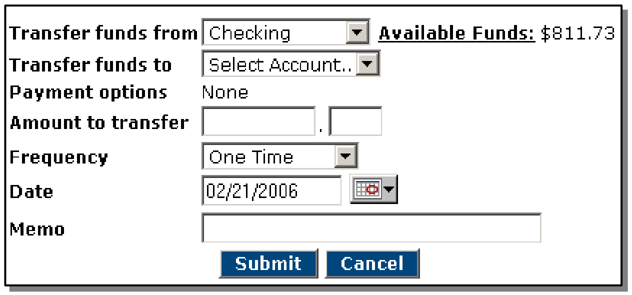
A confirmation page will display. Print this page for your records.

Transferring Funds Between Accounts

Select **Transfers** from the drop-down menu to the right of the account, or click the Transfers tab on the Menu Bar.



Select an account from the **Add Transfer From** drop-down menu on the right.



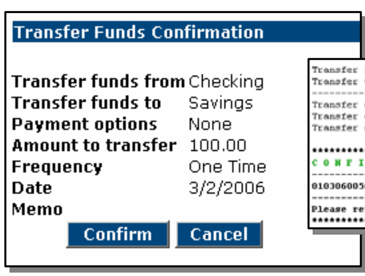
Select an account to Transfer funds to, as well as an amount and transfer frequency.

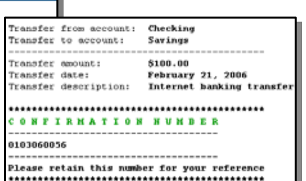
If you are transferring to a Checking or Savings account, no Payment Options will be available. If you are transferring to a loan, choose how the payment should be applied.

*loan transfers to principal or interest only will not advance the payment date

Click Submit when you are ready to complete the funds transfer.

A confirmation screen to complete the transfer will display. After confirmation, you will get a confirmation number.

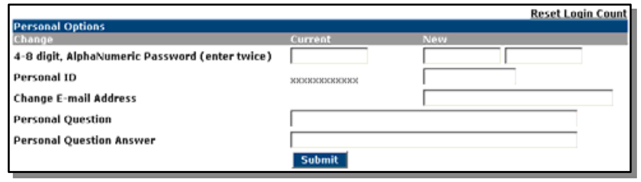




Online Banking Options

Select the **Options** tab from the Menu Bar.

Personal Options



Change your Password

Add or Change your Personal ID

* A Personal ID is an ID to use instead of your 12-digit ID, and can contain letters and numbers.

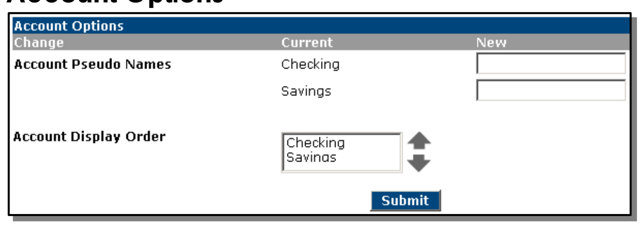
Update your e-mail address

Establish your Personal Question & Answer

*used for Password Self-Reset Option

If your password becomes locked, click the Reset Password link on the login page and complete the fields. An email will be sent to you to complete the unlock process.

Account Options

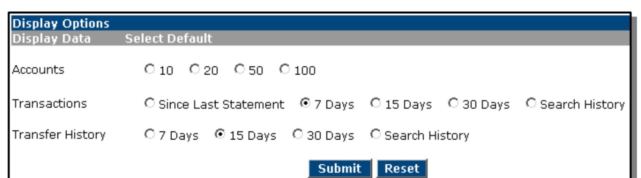


Account Pseudo Names (nicknames)

*for security reasons, please do not make the pseudo name your account number

Account Display Order

Display Options



Choose your default settings for Number of Accounts, Transactions, and Transfer History displayed.

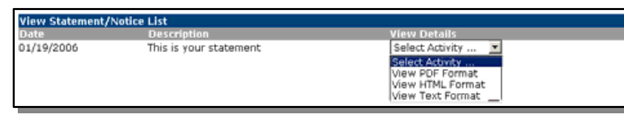
Online Banking Options

Alerts

Click ‘Edit’ or ‘Add’ to establish a new alert. When the activity occurs an alert will display on the NetTeller Account Listing page.

Viewing Statements

Select **Statements** from the drop-down menu to the right of the account, or click the **Statements** tab on the Menu Bar.



<x> months of statement history is available. Each statement can be viewed in .pdf, HTML, or Text format.

Downloading Transactions

Select **Download** from the drop-down menu to the right of the account, or click the **Download** tab on the Menu Bar.

Choose a Download Range and Format and click Submit.

To view the downloaded transactions, click the link. To save the downloaded transactions, right-click the link and choose Save Target As.