**CONSUMER ONLINE BANKING UPGRADE**
October 2025

We are excited to introduce new updates to the Peoples Bank Consumer Online Banking portal! We have created the following guide to help learn the new system, including an **enhanced user interface**, an even **more user-friendly navigation**, and **advanced authentication technology** to help keep your online sessions safe and secure.

UPDATED MENUS
For brevity and efficiency, the header menu options have been re-categorized and renamed since the last version. You will see the following new labels:

- *ACCOUNTS*
  Get a snapshot of your checking and savings account balances, with quick links to view/manage your documents and make funds transfers.
- *PAY AND TRANSFER*
  Pay bills, make loan payments, transfer money between accounts, or send money with Zelle®, now available on desktop!
- *ACCOUNT MANAGEMENT*
  Includes options to change your address and request a debit card! Be sure to set up your preferred alerts and preferences as soon as the update occurs, as these do not carry over.
- *RESOURCES*
  Your go-to hub for accessing banking tools, calculators, security information, and other helpful links — all in one convenient place.
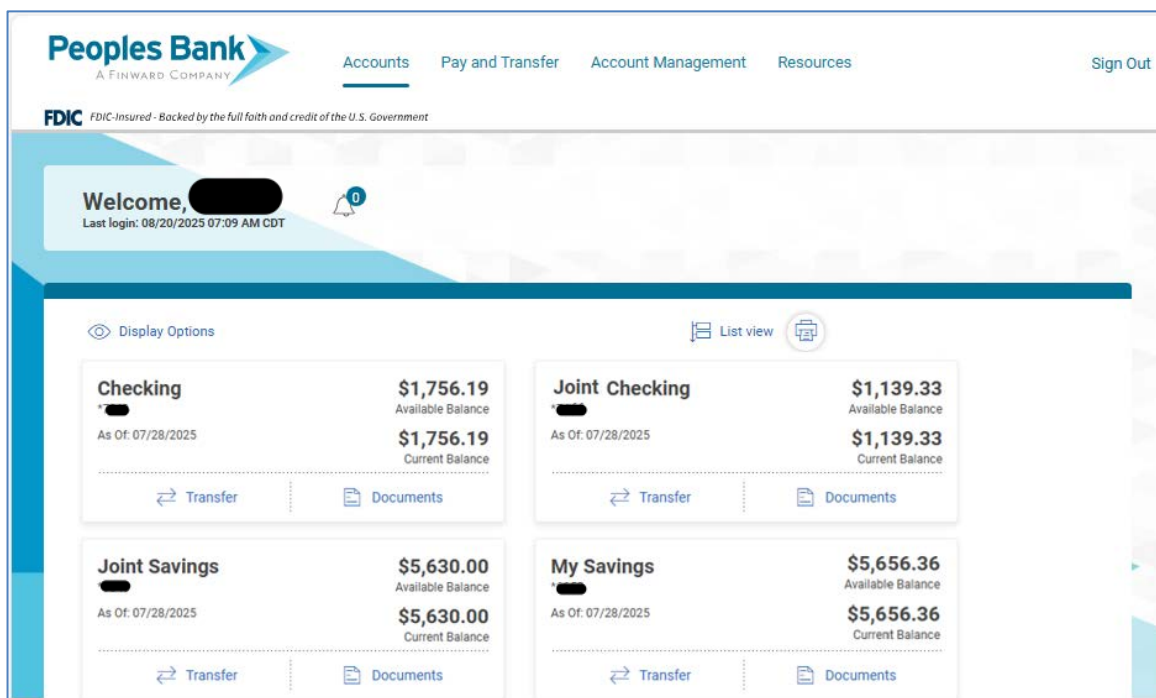
ACCOUNTS TAB

The Accounts page is the first page you'll see after signing on. This page offers three distinct formats that are designed to give you the best view of your accounts, depending on how many entitled accounts you have.
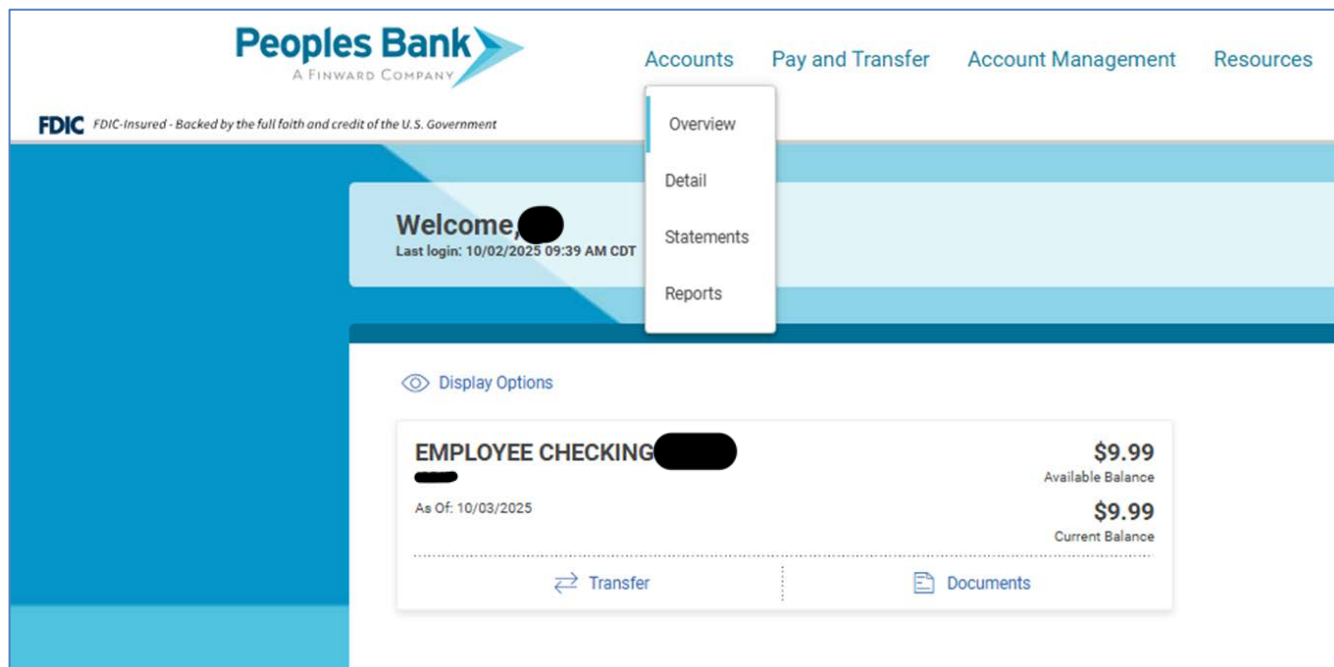
DISPLAY OPTIONS

On the top, left-hand side of the screen, a "Display Options" option is shown just above your account listing. Toggle between "Card/Tile View" and "List View" (shown here at the top right-hand corner of the accounts screen, highlighted in yellow) for a more customized navigation.
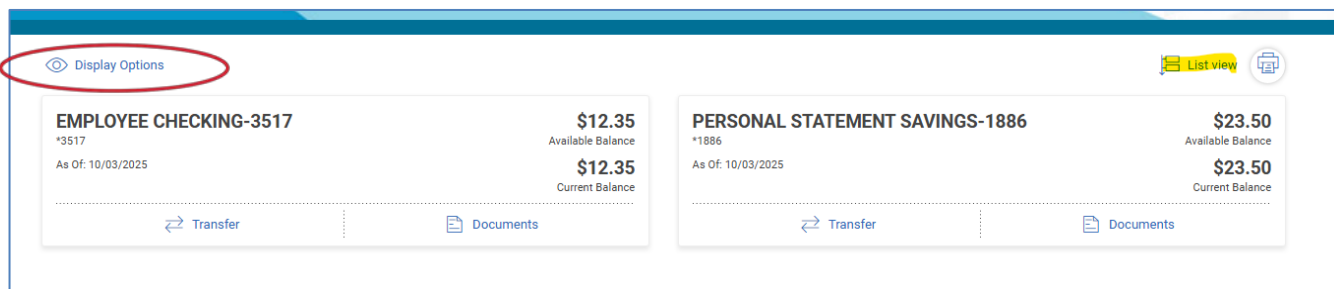
CARD/TILE VIEW

Each account is presented as a card/tile that includes balance information with links to related tasks at the bottom of the card/tile. You can change to the list view by clicking the list view icon .

CHECKING	$27.00
	Available Balance
As Of: 08/09/2024	$27.00
	Current Balance
⇄ Transfer	📄 Documents

LIST VIEW

Each account is presented as a row in a table that includes balance information with links to related tasks on the right end of the row.

You can change to the card view by clicking the card view icon .

CHECKING				
As Of: 08/09/2024	$27.00 Available Balance	$27.00 Current Balance	⇄ Transfer 📄 Documents	
SAVINGS				
As Of: 08/09/2024	$12.00 Available Balance	$12.00 Current Balance	⇄ Transfer 📄 Documents	
Assets Total	**$39.00**	**$39.00**		

STATEMENTS AND DELIVERY SETTINGS

Choose your statement delivery preferences through the new Delivery Settings tab on the Documents page.
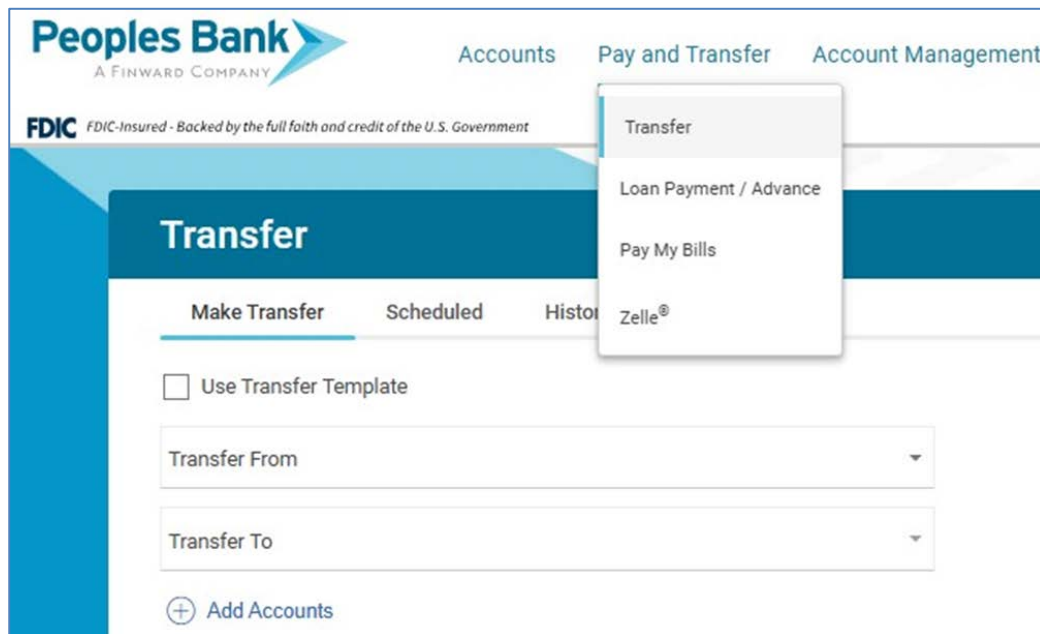

PAY AND TRANSFER TAB

The Pay and Transfer menu contains Transfer, Loan Payment / Advance, Pay My Bills and Zelle® sub menus.

TRANSFER

In the Transfer menu, internal and external transfers can be created, scheduled, and existing schedules can be modified. Any prior created transfer schedules will migrate over. Your existing external accounts will be migrated over and available to use.

Zelle® and Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

PAY MY BILLS (BILL PAY)
Your existing Bill Pay payees, schedules, and history will be migrated over and available to use.

ZELLE®
Zelle® is now available to use in the desktop application. Your existing Zelle® profile will migrate over and include any recipients or payment history as well.

ACCOUNT MANAGEMENT TAB

Update your personal information, manage alerts, and make account changes with ease. You can also submit service requests, send secure messages, and place stop payments — all from one convenient location.

MY PROFILE

The Account Maintenance page is renamed My Profile. Use this page to manage your password, email, telephone numbers, username, and mobile banking settings.

ALERTS

When the upgrade occurs, your automatic alert settings will reset. This means you'll need to manually reset your preferences the first time you log in. Once you've done this, your alerts will run automatically as before. **Note:** The upgrade does not affect any mandatory alerts the Bank has set up for all customers, as those will remain in place.

We have several new alerts you can configure to your needs, and you can also set a *quiet time* to pause alerts until a specific time.

Your contact information and alert quiet time can be viewed and changed via the **Show Contact Information** link at the top of the page. Conversely, the information can be hidden by clicking the **Hide Contact Information** link. A **Yes/No** slide button allows you to easily subscribe to or unsubscribe from certain alerts.

Debit Card Alerts: Enhanced debit card alerts and card control options will be available in the new Mobile Banking App when it is updated. Please note that these alerts are separate from the Bank's debit card fraud prevention tools and alerts, which the Bank uses to monitor suspicious activity. These fraud prevention tools will not be affected by this upgrade.

SECURE MESSAGING

The Secure Messaging page is separated into the following tabs: **Compose**, **Incoming**, **Sent**, **Archived, Contact Information**, and **Service Requests**.

Use **Compose** to reach out to us about any of your Consumer Online Banking questions or concerns. Use **Incoming** to view any of the messages we've sent to you. Use **Sent** to view any of the messages you've sent to us. The Archived tab includes any of the messages from us that you've chosen to keep. The **Contact Information** tab is where you'll find our contact information. **Service Requests** is where you will go to submit a change of address, request a debit card, or change ATM/debit card overdraft coverage.

RESOURCES TAB

Access the tools and links you need, including our website, ATM network, banking center locations, and security information. You'll also find calculators, appointment scheduling, check ordering, and more in one easy-to-navigate place.
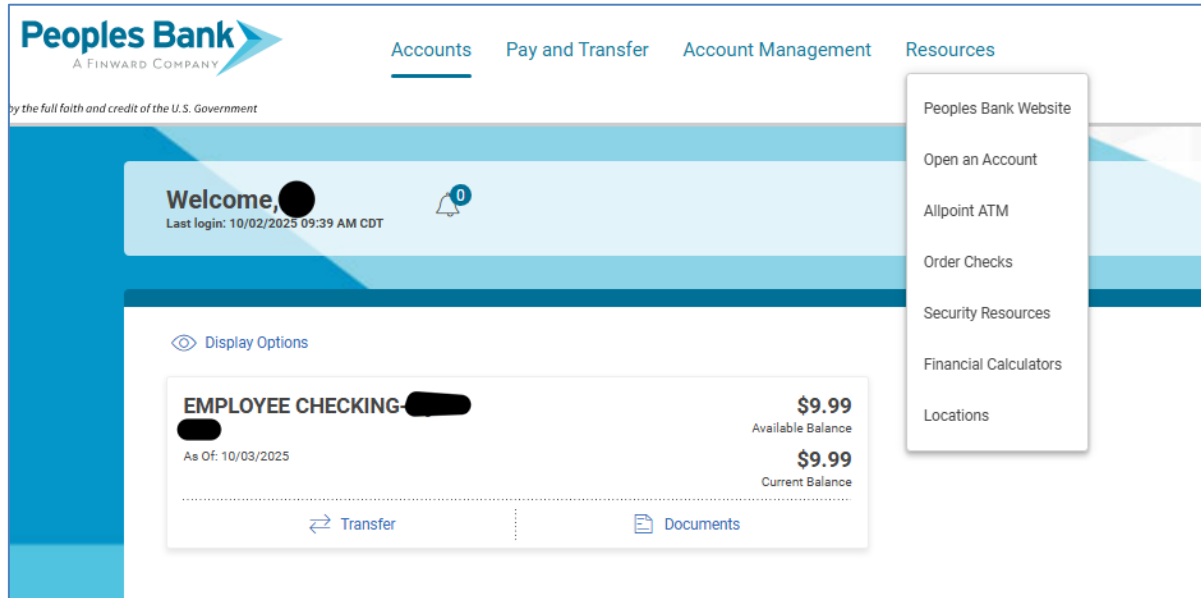
CONTACT US

If you have any questions or concerns about this upgrade to your Consumer Online Banking experience, please call **(866) 301-8660** or email support@ibankpeoples.com.