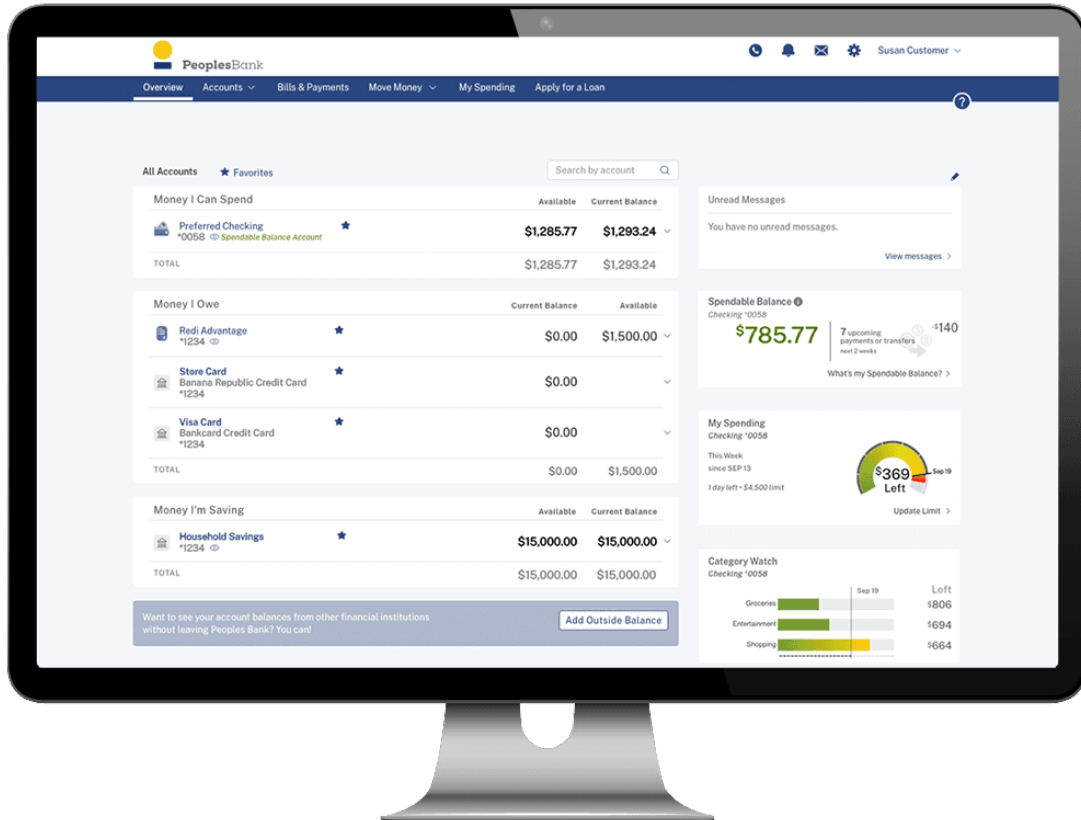






# 2021 Enhanced Online Banking Quick Start Guide


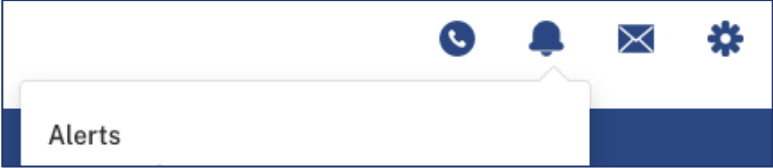
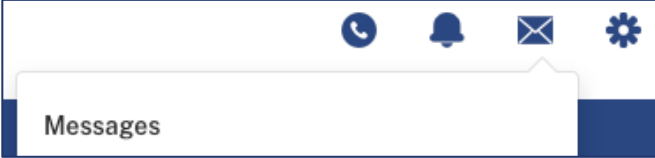
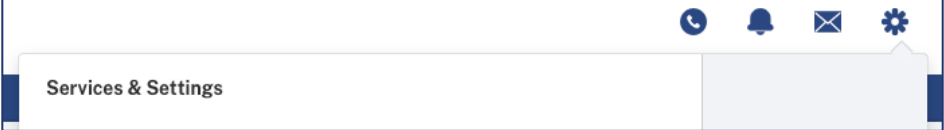
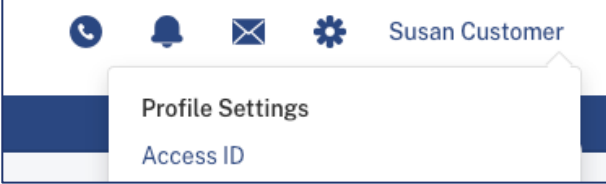


We are excited to announce that on **Sunday, October 24, 2021**, we will be releasing an enhanced Online Banking experience! To help you prepare for these changes, we've put together an overview of the changes and exciting new features coming your way.

## Overview Page

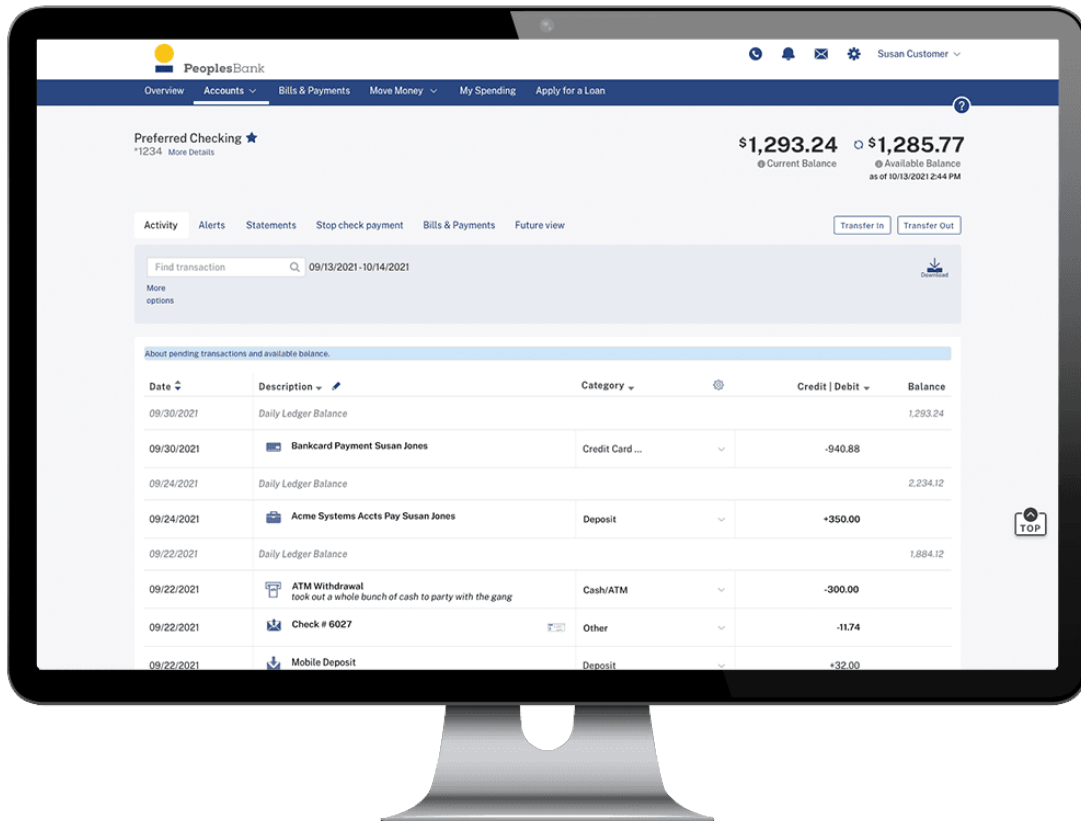
The **Home** page has now been updated to the **Overview** page. Here's a quick overview of the changes you will see:

- The new page has 2 columns – Accounts and Widgets.
- Your accounts are listed in the left column (both Peoples Bank accounts and Outside accounts that you may have connected).
- The new column on the right side of the page displays widgets available to you.
- Easily access Peoples Bank **contact information** by clicking the phone icon  anywhere you are during your Online Banking session.
- **Alerts & Messages** are still accessible from the top of any page within Online Banking by clicking the bell or email icons.  
- **Services & Settings** previously accessed by clicking the “Contact Us” link is now accessible by clicking the gear  con at the top of any page within Online Banking. The options will display in a dropdown when the icon is clicked.
- **Spendable Balance** is now located on the right side of the Overview page in the widgets columns as its own widget.
- **Log Out:** The log out option is now displayed under the nickname dropdown where your profile nickname is displayed along with your Profile Settings.

<p><b>Contact Information</b></p>	
<p><b>Alerts</b></p>	
<p><b>Messages</b></p>	
<p><b>Services &amp; Settings</b></p>	
<p><b>Log Out &amp; Profile Settings</b></p>	

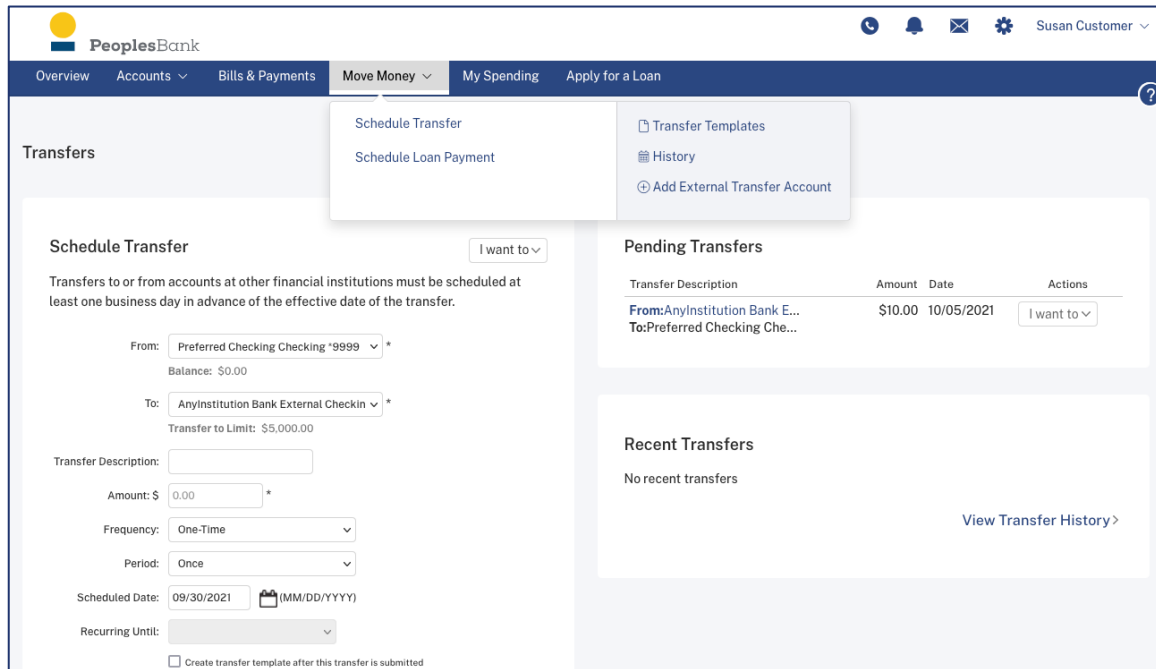
## Accounts Page

- The accounts page has been designed to display more information in an easier to view format.
- Links previously shown on the right side at the top of the page are now displayed as sub-tabs along with the existing Activity sub-tab.
- Primary account balances will display at the top right corner of the page.
- Additional details regarding the accounts can be accessed by clicking the link (*More Details*) under the Account Name/Nickname on the top left of the page.



## Move Money

- The Move Money page where you conduct transfer contains the same functions and options you are used to using each day.



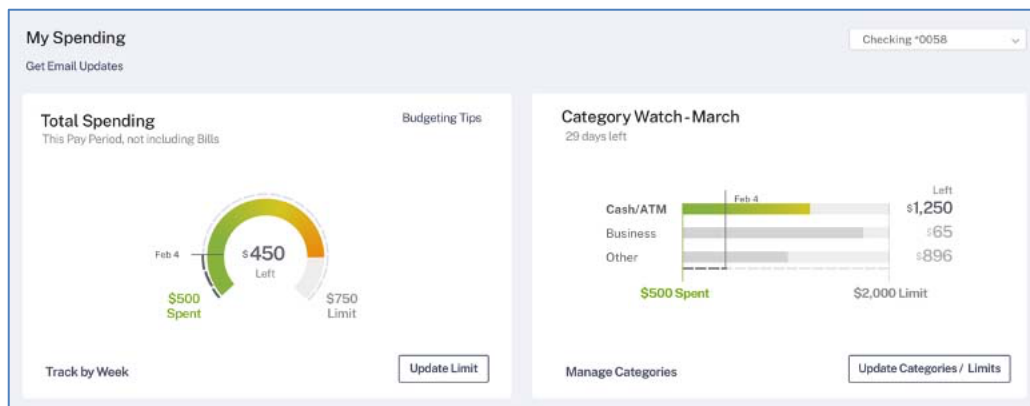
The screenshot shows the 'Move Money' section of the PeoplesBank online banking interface. The user is logged in as 'Susan Customer'. The navigation menu includes 'Overview', 'Accounts', 'Bills & Payments', 'Move Money', 'My Spending', and 'Apply for a Loan'. The 'Move Money' dropdown menu is open, showing options: 'Schedule Transfer', 'Schedule Loan Payment', 'Transfer Templates', 'History', and 'Add External Transfer Account'.

The main content area is titled 'Transfers' and contains three sections:

- Schedule Transfer:** A form for scheduling a transfer. It includes fields for 'From' (Preferred Checking Checking \*9999), 'To' (AnyInstitution Bank External Checkin), 'Transfer to Limit: \$5,000.00', 'Transfer Description', 'Amount: \$ 0.00', 'Frequency: One-Time', 'Period: Once', 'Scheduled Date: 09/30/2021', and 'Recurring Until'. A checkbox at the bottom allows to 'Create transfer template after this transfer is submitted'.
- Pending Transfers:** A table showing pending transfers. One transfer is listed: 'From: AnyInstitution Bank E...' to 'To: Preferred Checking Che...' for an amount of \$10.00 on 10/05/2021. An 'I want to' dropdown menu is next to the entry.
- Recent Transfers:** A section stating 'No recent transfers' with a 'View Transfer History >' link.

## My Spending

- The Category Watch widget (just as on the Overview page) has a new design using bars for the day-to-day progress.



The screenshot shows the 'My Spending' section of the PeoplesBank online banking interface. The user is logged in as 'Checking \*0058'. The page includes a 'Get Email Updates' link and a 'Budgeting Tips' link.

The main content area is divided into two widgets:

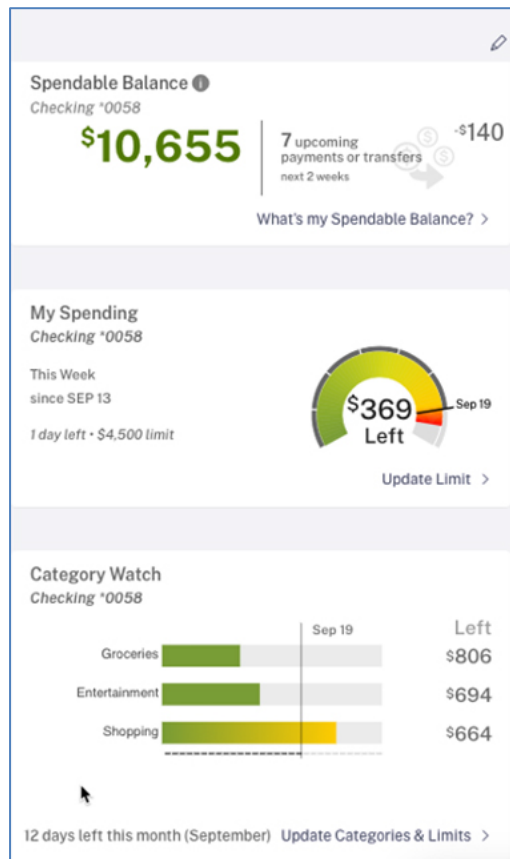
- Total Spending:** A circular progress indicator showing spending for 'Feb 4'. It indicates '\$500 Spent' and '\$450 Left' out of a '\$750 Limit'. A 'Track by Week' link and an 'Update Limit' button are present.
- Category Watch - March:** A horizontal bar chart showing spending progress for '29 days left' in March. The categories and their spending are: 'Cash/ATM' (\$1,250 Spent, \$1,250 Left), 'Business' (\$65 Spent, \$65 Left), and 'Other' (\$896 Spent, \$896 Left). A '\$500 Spent' and '\$2,000 Limit' are also indicated. A 'Manage Categories' link and an 'Update Categories / Limits' button are present.

## Widgets (Overview page)

- Provide direct access to more information and data.
- You can personalize the information and access to features you use most and even reorder and hide most widgets.

## Widgets Available

- Spendable Balance *(for consumers only)*
- My Spending *(for consumers only)*
- Category Watch *(for consumers only)*
- Pending Transfers *(for consumers and businesses)*
- Unread Messages *(for consumers and businesses)*



## QuickView

- Allows you to move from account to account and view recent activity and available actions without ever leaving the Overview page.
- Displays the most recent 5 transactions on an account (both Peoples Bank and Outside).
- Clicking a transaction displays the transaction modal for quick editing of the transaction on Peoples Bank accounts.



**Preferred Checking**

\*9999 Spendable Balance Account

★

**\$24,086.00**    **\$24,438.00** ^

Available    Current Balance

Most recent 5 Transactions from 9/27/2021 to 10/01/2021

9/30/2021	Bankcard Payment	-940.88
9/20/2021	ATM Withdrawal	-200.00
9/20/2021	Check #7098	-56.00
9/20/2021	Regular Deposit	+600.00
9/20/2021	Catawba County Co ABC	-22.00

Transfer In

Transfer Out


[Account Activity >](#)

## Accounts Favorites (Consumers Only)

- Favorites allow you to create a subset of your accounts to view by default or at any time versus the *All Accounts* list.
- You are now able to select Outside accounts to be included in your list of Favorite accounts.

All Accounts
★ Favorites

Reorder




**Preferred Checking**

\*9999 Spendable Balance Account

★

\$23,075.00 v




**Store Card**

Banana Republic Credit Card  
Credit Card \*0000

★

\$10,000.00 v




**Redi Advantage**

\*0000

★

\$10,000.00 v




**Visa Card**

First Bankcard Credit Card \*0000

★

\$10,000.00 v



**Spending Account**

Capital One Savings \*0000

★

\$10,000.00 v

## Account Groups (Businesses Only)

- Ends the frustration of searching for specific related accounts in a long list of accounts.
- You can create a subset of accounts (both Peoples Bank accounts and Outside accounts) that can be used for viewing only those accounts on the Overview page, as well as using those groups for Cash Management features in the future.

