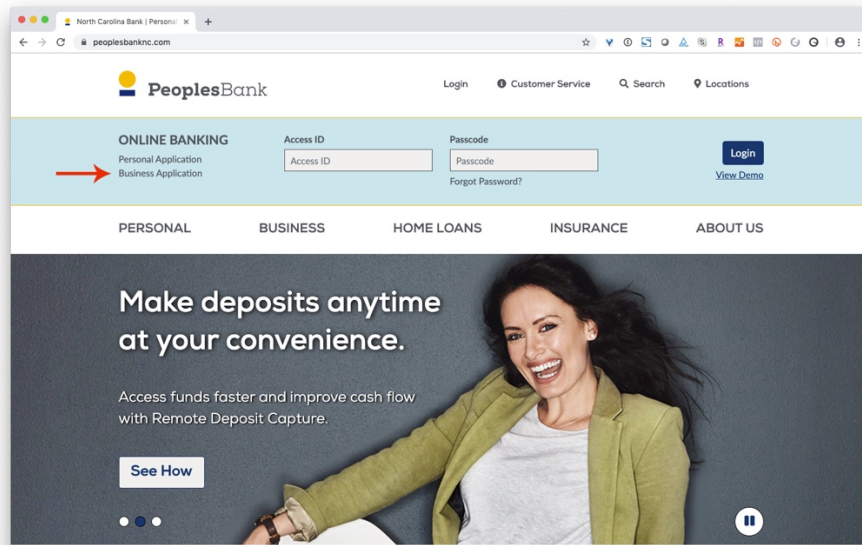


Commercial Online Banking Instructions

Step 1: Go to Peoples Bank homepage at <https://peoplesbanknc.com>

Step 2: Click on Business Application in the Online Banking Log in box (see below)



Step 3: Read the Peoples Bank Consent to Electronic Delivery of Documents.

- a. Check the box "I have read the above disclosure, agree to the terms and would like to proceed with online registration."
- b. Click "I Agree"

Peoples Bank

Consent to Electronic Delivery of Documents

This Consent to Electronic Delivery ("Consent") applies to any account you have, or will have, with Peoples Bank (any of which, an "Account"), including, but not limited to, checking, savings, money market, certificates of deposit, Individual Retirement Accounts, loans and lines of credit and remains in effect until withdrawn. "Documents" means any customer agreements, amendments, applications, disclosures, notices, statements, tax information (such as IRS Form 1099-INT), preauthorized electronic funds transfer authorizations and confirmations, privacy policies, notices related to any dispute you might raise under the Electronic Funds Transfer Act (availability may vary), notices about the maturity and renewal of your time deposit Account, and all other information related to an account, product or service, which may include any documentation or information we are required by law to provide to our customer ("Customer," "you" or "your") in writing.

By signing this Consent to Electronic Delivery of Documents you agree to the following:

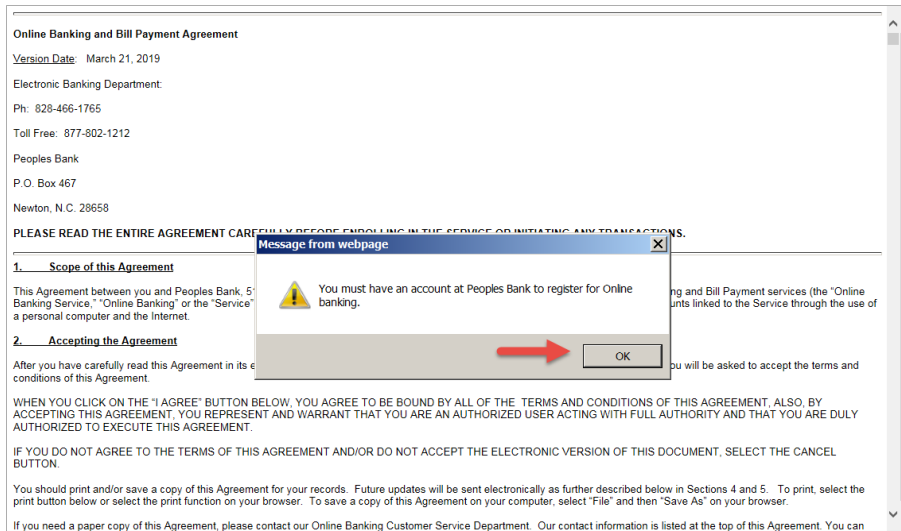
1. Peoples Bank ("Bank," "we," "our," or "us") may deliver all legal or regulatory Documents associated with the Account, including documentation or information about a change in the terms of your Account(s) or other services.
2. Unless otherwise specifically stated in a particular Communication, you may return applications, disclosures, agreements, etc. (including this Consent) to the Bank electronically via email or fax after physically applying your signature(s) to the documents, then scanning and emailing, or faxing to the email address or facsimile number provided by us for such purpose. We may deliver the Documents to you via the following methods: (A) by posting a notice and making the information available to you in our online banking service ("Online Banking"); (B) by sending the information to an email address you have provided to us; (C) by sending the information to a wireless device you have designated to us; (D) by posting to a website that the Bank may designate, as permissible by law, and/or (E) any other electronic means you and the Bank have agreed upon such as facsimile or other means. Delivery of electronic Documents by any of these means will be considered to be "in writing" and will have the same legal effect as written and signed paper communications.
3. For electronic statement delivery (the "Statement Service"), you must be enrolled in Online Banking and you agree to allow 7-10 business days for enrollment. A test e-mail will be sent and unless the Bank receives a response indicating the email was not received, you will receive an e-mail notification when the next monthly statement will be available for retrieval in Online Banking. If you do not receive your electronic statement, you may request a paper statement at no charge for up to 30 days after the statement date. After this time period, any request will be subject to the charges noted on the Schedule of Fees.
4. You agree to notify the Bank promptly of any change in your contact or delivery information, such as email address or phone number. You may notify the Bank by sending a secure message via Online Banking, by calling 1-877-802-1212, or at any Peoples Bank business center.
5. You may withdraw your consent to receive electronic Documents by sending a secure message via Online Banking, by calling 1-877-802-1212, or at any Peoples Bank business center. We may treat an invalid e-mail address (even if it were previously valid) as a withdrawal of your consent to receive Documents electronically. We will not charge you a fee to process the withdrawal of your consent. However, if you withdraw your consent for any reason (including changes in computer hardware or software required), the Bank will discontinue your electronic account services and the Bank may change the deposit account product you are using (please see Section 6 for other potential consequences resulting from your withdrawal of consent).
6. If you withdraw your consent or fail to give us an updated or corrected e-mail address, the Bank may also close any account opened through peoplesbanknc.com or which requires electronic delivery as a feature and mail the balance in your Account to the last known mailing address and/or transfer the funds in any such Account to another similar type of deposit account that the Bank offers at that time through its usual retail channels. The Bank, in its sole discretion, may decide what type of account is similar to your existing Account. This replacement account may pay a lower rate of interest, have a lower Annual Percentage Yield, higher fees, and/or have a different maturity date (if applicable). In addition, if your Account is a time deposit account, an early withdrawal penalty may apply if the Account is closed before its maturity date.
7. You may print or save copies of the electronic Documents from the electronic files sent to you. You may also request paper copies of the electronic Documents by sending a secure message via Online Banking or by calling 1-877-802-1212. There is no fee for paper copies, except for electronic statements requested over 30 days after the statement date, as set forth in Section 3.

I have read the above disclosure, agree to the terms and would like to proceed with online registration.

I Agree

Step 4: Click “OK” on the pop-up box that states “You must have an account at Peoples Bank to register for online banking.”

- a. Check the box that states “I have read the above disclosure, agree to the terms and would like to proceed with online registration. Then, click on “I Agree”
- b. Click I Agree



Online Banking and Bill Payment Agreement
Version Date: March 21, 2019
Electronic Banking Department:
Ph: 828-466-1765
Toll Free: 877-802-1212
Peoples Bank
P.O. Box 467
Newton, N.C. 28658

PLEASE READ THE ENTIRE AGREEMENT CAREFULLY BEFORE ENROLLING IN THE SERVICE OR INITIATING ANY TRANSACTIONS.

1. Scope of this Agreement
This Agreement between you and Peoples Bank, 5... Banking Service, "Online Banking" or the "Service" a personal computer and the Internet.

2. Accepting the Agreement
After you have carefully read this Agreement in its e... conditions of this Agreement.

WHEN YOU CLICK ON THE "I AGREE" BUTTON BELOW, YOU AGREE TO BE BOUND BY ALL OF THE TERMS AND CONDITIONS OF THIS AGREEMENT, ALSO, BY ACCEPTING THIS AGREEMENT, YOU REPRESENT AND WARRANT THAT YOU ARE AN AUTHORIZED USER ACTING WITH FULL AUTHORITY AND THAT YOU ARE DULY AUTHORIZED TO EXECUTE THIS AGREEMENT.

IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT AND/OR DO NOT ACCEPT THE ELECTRONIC VERSION OF THIS DOCUMENT, SELECT THE CANCEL BUTTON.

You should print and/or save a copy of this Agreement for your records. Future updates will be sent electronically as further described below in Sections 4 and 5. To print, select the print button below or select the print function on your browser. To save a copy of this Agreement on your computer, select "File" and then "Save As" on your browser.

If you need a paper copy of this Agreement, please contact our Online Banking Customer Service Department. Our contact information is listed at the top of this Agreement. You can

Message from webpage
You must have an account at Peoples Bank to register for Online banking.

OK

I have read the above disclosure, agree to the terms and would like to proceed with online registration.

I Agree Cancel Print Save As Text

Step 5: Complete Online Internet Banking Enrollment Form

- a. Complete all highlighted fields
- b. Click Continue

Online Internet Banking Enrollment Form

Page 1 of 4

***Business Name:** I Can Do Anything LLC

***Business Officer Name:** John Doe
 Non US Address

***Address 1:** 3215 Marvel Street

Address 2:

***City:** Newton

***State:** North Carolina

***ZIP Code:** 28658

***Main Phone:** 828-464-5620

***Contact Phone:** 828-465-4065

Business Fax:

***Email Address:** icandoanything@yahoo.com

***Verify Email:** icandoanything@yahoo.com

Member #:

Referred By:

TIN:** **

Mobile Phone: 111-111-1111

Alternate Phone: 222-222-2222

Secondary Email Address: anythingispossible@outlook.com

Verify Secondary Email: anythingispossible@outlook.com

Please note: Business Officer applying will be the Focus Customer and responsible for maintaining and adding sub-users to the profile.

Please note: Sole --Proprietors (DBAs) must enroll using their

Please note- Please use business telephone number for main phone number

Email address – please use email address you provided on bank records

Would you like to receive your account statement(s) in electronic format only?
 Yes No [Click here for more information about our electronic statement policy.](#)

Use the table below to list all accounts you want to access online. Please select the correct account type using the drop-down menu.

* Each account can be associated with an easy to remember Nickname.
** Due to regulatory withdrawal limitations, you may use BillPay only with your checking accounts.

| Account Number | Nickname* | Account Type | Billpay** |
|----------------|------------------------|-----------------------------------|--------------------------|
| 55555555 | Operating Account | Checking <input type="checkbox"/> | <input type="checkbox"/> |
| 22222222 | Taxes Payable Account | Checking <input type="checkbox"/> | <input type="checkbox"/> |
| 60600011 | Line of Credit Account | Loan <input type="checkbox"/> | <input type="checkbox"/> |
| | | Checking <input type="checkbox"/> | <input type="checkbox"/> |
| | | Checking <input type="checkbox"/> | <input type="checkbox"/> |
| | | Checking <input type="checkbox"/> | <input type="checkbox"/> |
| | | Checking <input type="checkbox"/> | <input type="checkbox"/> |
| | | Checking <input type="checkbox"/> | <input type="checkbox"/> |
| | | Checking <input type="checkbox"/> | <input type="checkbox"/> |
| | | Checking <input type="checkbox"/> | <input type="checkbox"/> |

[Add More Accounts](#)

[Cancel](#) [Continue](#)

Step 6: Review the Peoples Bank Consent to Electronic Delivery of Documents

- Print the page if you choose (recommended)
- Click "I Agree"

Peoples Bank
Consent to Electronic Delivery of Documents

This Consent to Electronic Delivery ("Consent") applies to any account you have, or will have, with Peoples Bank (any of which, an "Account"), including, but not limited to, checking, savings, money market, certificates of deposit, Individual Retirement Accounts, loans and lines of credit, and remains in effect until withdrawn. "Documents" means any customer agreements, amendments, applications, disclosures, notices, statements, tax information (such as IRS Form 1099-INT), preauthorized electronic funds transfer authorizations and confirmations, privacy policies, notices related to any dispute you might raise under the Electronic Funds Transfer Act (availability may vary), notices about the maturity and renewal of your time deposit Account, and all other information related to an account, product or service, which may include any documentation or information we are required by law to provide to our customer ("Customer", "you" or "your") in writing.

By signing this Consent to Electronic Delivery of Documents you agree to the following:

- Peoples Bank ("Bank", "we", "our", or "us") may deliver all legal or regulatory Documents associated with the Account, including documentation or information about a change in the terms of your Account(s) or other services.
- Unless otherwise specifically stated in a particular Communication, you may return applications, disclosures, agreements, etc. (including this Consent) to the Bank electronically via email or fax after physically applying your signature(s) to the documents, then scanning and emailing, or faxing to the email address or facsimile number provided by us for such purpose. We may deliver the Documents to you via the following methods: (A) by posting a notice and making the information available to you in our online banking service ("Online Banking"); (B) by sending the information to an email address you have provided to us; (C) by sending the information to a wireless device you have designated to us; (D) by posting to a website that the Bank may designate, as permissible by law; and/or (E) any other electronic means you and the Bank have agreed upon such as facsimile or other means. Delivery of electronic Documents by any of these means will be considered to be "in writing" and will have the same legal effect as written and signed paper communications.
- For electronic statement delivery (the "e-Statement Service"), you must be enrolled in Online Banking and you agree to allow 7-10 business days for enrollment. A test e-mail will be sent and unless the Bank receives a response indicating the email was not received, you will receive an e-mail notification when the next monthly statement will be available for retrieval in Online Banking. If you do not receive your electronic statement, you may request a paper statement at no charge for up to 30 days after the statement date. After this time period, any request will be subject to the charges noted on the Schedule of Fees.
- You agree to notify the Bank promptly of any change in your contact or delivery information, such as email address or phone number. You may notify the Bank by sending a secure message via Online Banking, by calling 1-877-802-1212, or at any Peoples Bank business center.
- You may withdraw your consent to receive electronic Documents by sending a secure message via Online Banking, by calling 1-877-802-1212, or at any Peoples Bank business center. We may treat an invalid e-mail address (even if it were previously valid) as a withdrawal of your consent to receive Documents electronically. We will not charge you a fee to process the withdrawal of your consent. However, if you withdraw your consent for any reason (including changes in computer hardware or software required), the Bank will discontinue your electronic account services and the Bank may change the deposit account product you are using (please see Section 6 for other potential consequences resulting from your withdrawal of consent).
- If you withdraw your consent or fail to give us an updated or corrected e-mail address, the Bank may also close any account opened through peoplesbank.com or which requires electronic delivery as a feature and mail the balance in your Account to the last known mailing address and/or transfer the funds in any such Account to another similar type of deposit account that the Bank offers at that time through its usual retail channels. The Bank, in its sole discretion, may in decide what type of account is similar to your existing Account. This replacement account may pay a lower rate of interest, have a lower Annual Percentage Yield, higher fees, and/or have a different maturity date (if applicable). In addition, if your Account is a time deposit account, an early withdrawal penalty may apply if the Account is closed before its maturity date.
- You may print or save copies of the electronic Documents from the electronic files sent to you. You may also request paper copies of the electronic Documents by sending a secure message via Online Banking or by calling 1-877-802-1212. There is no fee for paper copies, except for electronic statements requested over 30 days after the statement date, as set forth in Section 3.
- The minimum hardware and software requirements to access and retain the electronic Documents are: Microsoft® Internet Explorer® (version 11.0 or higher), Chrome or Firefox that supports 128 bit encryption, Adobe® Acrobat® Reader (version 9.0 or higher), an e-mail account with an Internet service provider and e-mail software, and a computer with an operating system and telecommunications connections to the Internet with sufficient electronic space to view, store or print as needed, the Documents.
- LIMITATION OF LIABILITY.** To the extent we may have breached any of our obligations regarding the e-Statement Service, you agree that your sole remedy is to discontinue use of the e-Statement service. THE BANK MAKES NO EXPRESS OR IMPLIED WARRANTIES CONCERNING THE E-STATEMENT SERVICE, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OF THIRD PARTY PROPRIETARY RIGHTS UNLESS, AND THEN ONLY TO THE EXTENT, DISCLAIMING SUCH WARRANTIES IS PROHIBITED BY LAW.

ElectDe/Consent/Compliance

4/20/2017

[Cancel](#) [Print this page](#)

[I Agree](#)

Step 7: Complete Online Internet Banking Enrollment Form

- a. Complete all highlighted fields
- b. Click Continue

Online Internet Banking Enrollment Form

Page 2 of 4

Please choose an Access ID and Password:

Access ID:

*Password:

Verify Password:

* If we can guess your Password, we will ask you to choose another one.

ACCESS ID REQUIREMENTS

- Must be between 5-20 characters
- May include alpha, numeric or special characters.
- Cannot be the same as your Tax ID #/SSN or account number with Peoples Bank.
- Is case sensitive.

PASSCODE REQUIREMENTS


- Must be at least 8 characters long.
- Must contain at least 1 numeric, 1 alpha and 1 special character.
- Cannot be the same as your Access ID.
- Is case sensitive.

TIPS FOR STRONG PASSCODES

- Try using special characters in place of letters. (e.g. use symbols like @ or ! in place of 'a', 'e', 'l', 'o' or 'u')
- Try not to use dictionary words. They are easy to guess.
- Avoid using passcodes based upon your name, address, or other personal information.

Select three questions that you will remember and cannot be easily guessed. You may be asked to answer these questions correctly to obtain information or reset your password.

| Security Verification Question | Answer |
|------------------------------------------------------------------------|-----------------|
| The name of your first pet? <input checked="" type="checkbox"/> | Fido |
| Name of the street you grew up on? <input checked="" type="checkbox"/> | Avengers Avenue |
| What is your talent? <input checked="" type="checkbox"/> | Juggling |



Step 8: Review information to confirm correctness

- a. Check "I'm not a robot" (May have you confirm pictures of different objects)
- b. Click Submit

Online Internet Banking Enrollment Form

Page 3 of 4

Please verify that the following information is correct. To change any of the information, use the "Back" button and re-enter the correct information.


| | | | |
|---------------------------------|--------------------------------|-------------------------|--------------|
| Business Name: | I Can Do Anything LLC | Access ID: | icda123\$ |
| Business Officer Name: | John Doe | Tax ID/SSN #: | 333333333 |
| Address 1: | 3215 Marvel Street | Main Phone: | 828-464-5620 |
| Address 2: | | Contact Phone: | 828-465-4065 |
| City: | Newton | Mobile Phone: | 333-333-3333 |
| State: | North Carolina | Alternate Phone: | 222-222-2222 |
| ZIP Code: | 28658 | Business Fax: | |
| Email Address: | icandoanything@yahoo.com | | |
| Secondary Email Address: | anythingispossible@outlook.com | | |
| Member #: | | | |
| Referred By: | | | |
| Special Instructions: | | | |

Electronic Statements Only:

Yes

Accounts

| Account Number | Nickname | Account Type | Billpay |
|----------------|------------------------|--------------|---------|
| 55555555 | Operating Account | Checking | |
| 22222222 | Taxes Payable Account | Checking | |
| 60600011 | Line of Credit Account | Loan | |

I'm not a robot 

Click the checkbox next to "I'm not a robot" and if needed answer the question(s) presented to continue. After completing this process click the Submit or Continue button below to complete your enrollment.

Online Internet Banking Enrollment Form

Page 4 of 4

Thank you for applying for Peoples Bank Internet Banking service. Your application has been submitted for processing. You will be notified when your online access has been activated.

[Back to Home Page](#)