

ONLINE BANKING USER GUIDE

Account Access

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

Peoples Bank Midwest 10583 Main P O Box 391 Hayward WI 54843 (715) 634-2674 Eau Claire (715) 832-8333 Vaden Heights (612) 735-2265

Log in to NETTELLER

Starting Friday, April 14th you will notice a new look and feel with your online banking. Please note: There is NO functionality change.

NETTELLER ID: 123456789101

Submit

Some Internet browsers may save user names and passwords. This will automatically complete any login for you and may allow people at your computer to use your login without knowing your passwords. For your security, please review your internet browser's "help" section, or contact their Customer Support, to see if this option is available and how to turn it off.

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Verify that your personal Image is correct, enter your password, and click **Submit**.

Log in to NETTELLER

Message regarding new feature
Please note that the most password feature located on this page will not be available for use until you have set up a PASSWORD Reset Question & Answer under the Options tab in your NetTeller account. This option is for your convenience in the event your NetTeller account becomes locked.

NETTELLER ID: 123456789101

NETTELLER Password: [REDACTED]

Submit Your Password

Submit

Some Internet browsers may save user names and passwords. This will automatically complete any login for you and may allow people at your computer to use your login without knowing your passwords. For your security, please review your internet browser's "help" section, or contact their Customer Support, to see if this option is available and how to turn it off.

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A summary of your online accounts will be displayed. You may select to view any of your Online services from this menu.

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My Accounts

Account Name	Balance	Status
Choice 0010	\$8,988.71	Open
Choice 0011	\$0.00	Open
Choice 0015	\$271,651.07	Open
Choice 0016	\$62,310.48	Open
Choice 0018	\$0.00	Open

Recent Transactions

Date	Name	Amount
3/30/17	Verizon Paper 0026	\$275.00
3/30/17	Verizon Paper 0021	\$400.00
3/30/17	Verizon Paper 0013	\$481.21
3/30/17	ACH Payment Service Disc 230 Corp Name	\$100.00
3/30/17	Manual DDA Trn	\$299.00
3/30/17	Manual DDA Trn	\$191.00
3/30/17	Manual DDA Trn	\$464.68
3/30/17	Manual DDA Trn	\$194.17
3/30/17	Manual DDA Trn	\$111.00
3/30/17	SSA REGULAR CHECK	\$65,526.19
3/30/17	SSA REGULAR CHECK	\$75,887.81
3/30/17	SSA REGULAR CHECK	\$125,000.00
3/30/17	GLDEN NUB 026768 20170014	\$275.00

eStatements

ENROLLING IN ESTATEMENTS

1. Log into NetTeller at www.pbmbank.com.
2. Click on the **eStatements** tab.
3. Following the instructions on the screen.

- Under **Account(s) and Document Enrollment**, click **Detail** to view all of the accounts that will be enrolled in eStatements. All accounts checked will be enrolled in eStatements email notification.
- Enter the email address where you wish to receive your eStatements.
- Enter a security phrase. This phrase will be displayed on each email you receive regarding your eStatements.
- Enter the enrollment passcode 'eDocs.'
- Read the **Electronic Statement(s)/Notice(s) Delivery Terms & Conditions**. To agree, check **I agree to the listed terms**.

4. A confirmation email will be sent to your email address.
5. Congratulations! You are now enrolled in eStatements!

VIEWING YOUR ESTATEMENTS

When your eStatement is ready to view, you will receive an email notification. Click on the link to log into your online banking account. Once you are logged in, click on the **eStatement** tab. You can select the account statement you wish to view by clicking **View**.

Make sure you save your statement to your computer.

eStatements are available online for 18 months.

Adobe Acrobat Reader is required to view eStatements.

PBM PEOPLES BANK MIDWEST
People You Know. People You Trust.

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pbmbank.com MEMBER FDIC

Transactions

VIEWING TRANSACTIONS

Select **Transactions** from the drop-down menu next to an account. Transaction History is available for 90 days.

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WELCOME TO NETTELLER

Deposit Accounts

Account (Click for Details)	Balance	Status	Options
CHOICE 0010	\$8,988.71	Open	Download
CHOICE 0011	\$0.00	Open	Select Option

All Transactions

Date	Ref/Check No.	Description	Debit	Credit	Balance
3/30/2017		Manual DDA Trn	\$191.00		\$8,988.71
3/30/2017		Manual DDA Trn	\$164.68		\$8,799.68
3/30/2017		Manual DDA Trn	\$138.17		\$8,533.00

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.

Search Transactions For: CHOICE 0010

By Date: From 3/1/2017 To 3/31/2017

By Amount: Begin \$ End \$

By Check #: Start End

Sort: By Date Then By Then By

Sort Order: Descending Ascending

View: Debit and Credits Include Checks Include Electronic Transactions

TRANSACTION DOWNLOAD

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

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Deposit Accounts

Account	Balance	Options
CHOICE 0010	\$8,988.71	Download
CHOICE 0011	\$0.00	Select Option
OFFICIAL 0015	\$271,651.07	Select Option
OFFICIAL 0016	\$62,310.48	Select Option
CERTIFIDE 0018	\$0.00	Select Option

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

Transferring Funds

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

The screenshot shows the NetTeller interface with the 'Transfers' menu selected. Below the navigation bar, there is a 'WELCOME TO NETTELLER' message and a 'Deposit Accounts' section. A table lists accounts with columns for 'Account (Click for Details)', 'Balance', 'Status', and 'Options'. The account 'CHOICE 0010' is highlighted, showing a balance of \$8,988.71 and a 'Transfers' dropdown menu.

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.

The screenshot shows the 'New Transfer' form in the NetTeller interface. It includes fields for 'Transfer funds from' (set to CHOICE 0010), 'Transfer funds to' (set to Select one...), 'Payment options' (set to Net), 'Transfer amount', 'Frequency' (set to One Time), 'Transfer Date' (set to 04/04/2017), and 'Transfer Memo'. A 'Schedule' button is visible at the bottom.

PENDING AND COMPLETED TRANSFERS

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

The screenshot shows the 'Pending Transfers' section in the NetTeller interface. It features a 'View Account Information for:' dropdown menu set to CHOICE 0010. Below this is a table with columns for 'Quick Delete', 'From Account', 'To Account', 'Amount', 'Frequency', 'Scheduled Date', and 'Transfer Options'. A 'Transfer Total (this page): \$.00' is displayed at the bottom.

Transfer History lists completed transfers and is available for 90 days.

The screenshot shows the 'Transfer History' section in the NetTeller interface. It includes a navigation bar with 'New', 'Pending', and 'History' tabs. The 'History' tab is selected, and the interface displays a table for transfer history.

Stop Payments

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

The screenshot shows the NetTeller interface with the 'Stop Payments' dropdown menu selected next to the 'CHOICE 0010' account. The dropdown menu is open, showing the 'Stop Payments' option.

Fill in the required fields and click **Submit**. You must contact the bank to edit or remove a Stop Payment. A Stop Payment Fee will be automatically deducted from your account in accordance with the terms of your account. Please print, sign, and mail or drop off the form at your local branch.

The screenshot shows the 'New Stop Payment' form in the NetTeller interface. It includes fields for 'Add Stop Payments for Account:' (set to CHOICE 0010), '*Check Date' (set to 04/04/2017), '*Start Check Number', '*End Check Number', '*Begin Amount', '*End Amount', '*Payee', and 'Remarks'. 'Submit' and 'Cancel' buttons are at the bottom.

Electronic Stop Payment Orders are binding for 14 calendar days only, unless you confirm the order in writing on the proper form within the 14-day period. Properly signed Stop Payment Orders are effective for 12 months after the date received and will automatically expire after that period unless renewed in writing.

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.

Passwords expire every 180 days.

Use a unique password to access your online account than ones you use for other applications.

Always exit your online banking sessions before leaving your computer. During future online sessions, we will ask you to answer some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Our online banking portal is IP sensitive.

Please choose security answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Options Tab

The Options Tab allows you to change **Personal**, **Account** and **Display** settings and to set up **Alerts**.

The screenshot shows the NetTeller interface with the 'Options' tab selected. The 'Options' tab is highlighted in green, and the sub-tabs 'Personal', 'Account', 'Display', and 'Alerts' are visible below it.

PERSONAL

- Update your Email address
- Update your ID*
 - *Create an ID to use instead of 12-digit ID
- Change your Password

ACCOUNT

- Give your account a nickname
- Edit the order in which accounts are displayed

DISPLAY

- Edit Number of Accounts displayed per page
- Edit Numbers 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 Alert delivered on chosen date