



Online Banking Alerts User Guide

Stay informed about your account activity with quick, convenient alerts. You can receive alerts on any accounts that are enrolled in your online/mobile banking. Choose alerts via login or text, or both – whichever format fits your lifestyle!

Table of Contents

Selecting Email and Phone Options.....	3
Online Banking Alerts vs. Mobile Alerts.....	4
Alerts Menu.....	5
Alert Examples.....	8

Please note that this User Guide is written based on the desktop version of our Online Banking. While the alerts can be received via text message, setting up alerts is a function that must be carried out through the website. You will not find access to alerts through the mobile app.

Selecting Email & Phone No.

If you are setting up your account for the first time or your contact information changes, it is important to update your information with Peoples State Bank. Making changes to your online/mobile banking info is quick and easy. We recommend that you also notify the bank directly of any contact changes, so we can verify that the update came directly from you.

To make changes to your email or phone number, select the **Options** tab along the top of the page. Select **Personal > Modify Personal Settings**. The screen should display your email address, a spot for your Phone Number and Carrier, Your Reset Question & Answer, etc.

The screenshot displays the 'Peoples State Bank' logo at the top left. Below it is a navigation bar with icons for NetTeller, Bill Pay, e-Docs, Options, and Mobile Banking. Underneath is a secondary navigation bar with tabs for Personal, Account, Display, Alerts, and Mobile Settings. The main content area is titled 'Modify Personal Settings' and contains the following fields:

- Current Email Address:
- Change Email Address:
- Reenter New Email Address:
- Alert Address: --
- Mobile Phone Number:
- Wireless Provider Address:
- **Standard wireless carrier charges may apply**
- PIN Reset Question:
- PIN Reset Answer:
- Personal Watermark:

You can also set an alias for the 12-digit number that is your Login ID. This field is directly below **Modify Personal Settings**.

Online Banking Alerts vs. Mobile Alerts

Online Banking Alerts refer to alerts regarding electronic deposits, reminders that you have bills to pay, ACH activity, etc. These are available when you login to Online Banking and serve as reminders of the activity taking place within your accounts.

To set up Text Alerts in general, click the **Options Tab**, enter your mobile number and click the Carrier Search button to choose your mobile provider.

Mobile Alerts refer to confirmation of bill payments, transfers completed, etc. via the mobile app. To enable these alerts, click on the **Mobile Banking** tab, then choose Yes in Receive Text Message Alerts.

Alerts Menu

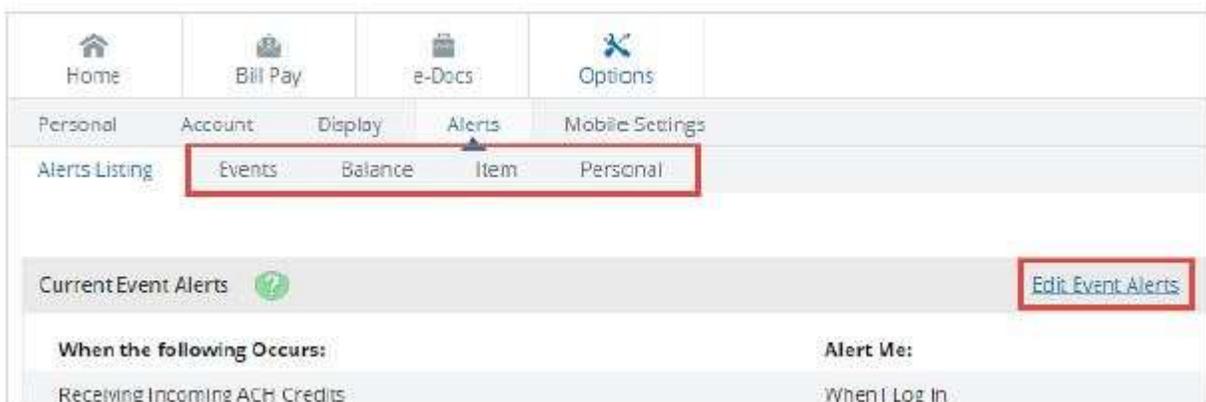
Also located under the Options tab, Alerts is the next step in the process. Select Alerts and four sub-options will appear below this row of tabs.



Alerts are categorized as follows:

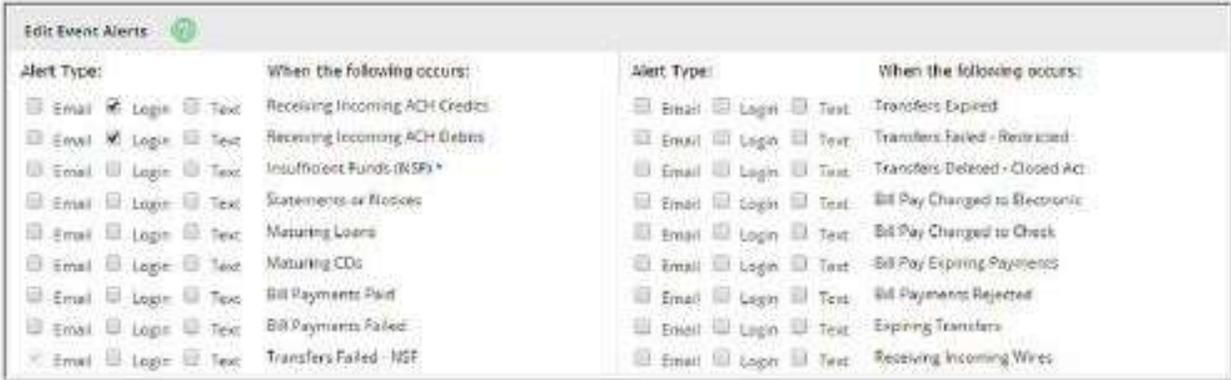
- Events: Specific activity triggers an alert.
- Balance: Account balance parameters trigger an alert.
- Item: Item clearing triggers an alert.
- Personal: Personal Alerts are free-form. These are triggered on a specific date.

You can enable or disable alerts by either selecting **Edit Alerts** on the right side of the screen or by selecting the **Alerts Listing** sub-option.



Event Alerts

Event Alerts refer to any activity that could happen with your account. Enable Event Alerts by selecting your preferred delivery method under **Alert Type**. You can choose alerts when you login, alerts by text, and both for any of the activities you prefer.



NOTE: **Event Alerts** are sent based on selected activities; apply to all accounts in your online/mobile banking; and remain in effect until you deactivate them.

Balance Alerts

If your account has frequent activity – and even if it doesn’t – **Balance Alerts** are a great way to know how much is in your account. You can choose alerts when you login, alerts by text, or both. Next, set the account and balance amount you want to monitor.



NOTE: **Balance Alerts** are sent when your account goes above or below an amount that you determine; they apply to only the accounts you indicate; and remain in effect until you deactivate them.

Item Alerts

Item Alerts are designed to notify you when a specific check clears your account. You can choose alerts when you login, alerts by text, or both, and then select the check number and account to monitor.



The screenshot shows the 'Item Alert' configuration form. It has a title bar with 'Item Alert' and a green question mark icon. The form is divided into three sections: 'Alert Type:', 'If Item Number:', and 'Clears:'. Under 'Alert Type:', there are three radio buttons: 'Email' (checked), 'Login', and 'Text'. Under 'If Item Number:', there is a text input field containing '1230'. Under 'Clears:', there is a dropdown menu with 'My Vacation Account' selected. A small asterisked note at the bottom reads '*May include a fee when delivered via email or text.'

NOTE: **Item Alerts** are sent when a specific item clears your account; they apply to only the accounts you indicate; and typically occur once.

Personal Alerts

Personal Alerts can remind you to pay bills, check balances, transfer funds and anything else you want to ensure you don't forget. They consist of free-form text.



The screenshot shows the 'Personal Alert' configuration form. It has a title bar with 'Personal Alert' and a green question mark icon. The form is divided into three sections: 'Alert Type:', 'On Date:', and 'Alert Message:'. Under 'Alert Type:', there are three radio buttons: 'Email' (checked), 'Login', and 'Text'. Under 'On Date:', there is a date input field containing '3/31/2016' and a small calendar icon. Under 'Alert Message:', there is a text input field containing 'Pay insurance premium'. A small asterisked note at the bottom reads '*May include a fee when delivered via email or text.'

NOTE: **Personal Alerts** are sent on a specific date.

Alert Examples

For reference, the following are examples of Alerts received via login and text message.

Login Alerts

Each time you login to online/mobile banking, you will see a message that indicates any current alerts. For users who prefer the Dashboard and widgets interface, a widget can be created to show how many alerts are waiting.

Login:



Dashboard:

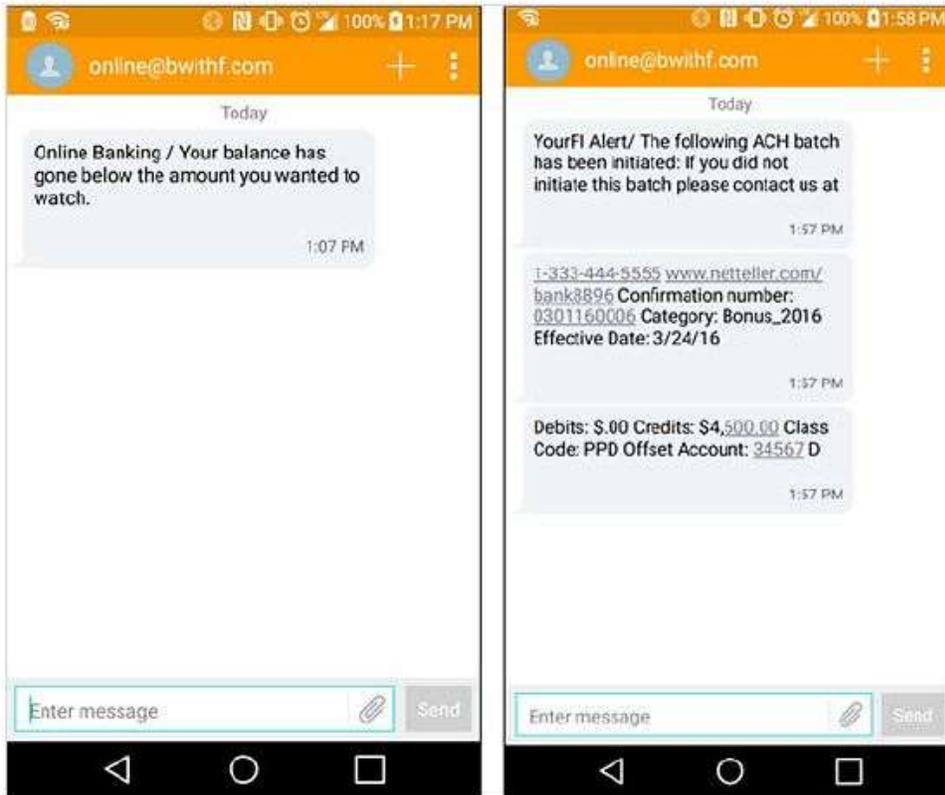


Select the message to view your Alerts. An **Alert Information** box will appear with the alert message that you choose.



Text Message Alerts

You can choose text message alerts in long or short format.



If you are uncertain of your carrier's address, you can send a text message to your email account. The FROM field will display the correct carrier information, which can be adjusted under the options tab if necessary.