



Online Banking User Guide



www.peoplesbankofgreensboro.com

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SECURITY

- One of the first times you access your accounts online, we will ask you to choose and answer three (3) **Personal Verification Questions**. During future online sessions, we may ask you some of these questions if we feel there is a possibility someone other than you is attempting to access your information.
- 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 give your ID or PIN, or make them available, to any other person.
- Never leave your PC unattended while logged in to Online Banking
- Never leave your account information displayed in a way that is accessible to others.
- Always sign off after every use of Online Banking and close your browser to ensure confidentiality.
- Notify the Bank immediately if you suspect that your ID and/or password have become known to an unauthorized person.

OPTIONS

- Select **Options** from the main menu
- Select **Personal** from the sub-menu in order to update your e-mail address or to change your Online Banking ID and PIN/PASSWORD
- Select **Account** from the sub-menu in order to change account names (nicknames or pseudo-names) or edit the order in which accounts are displayed
- Select **Display** from the sub-menu to change the defaults for the number of accounts displayed per page and the number of transactions displayed
- Select **ATM/Debit Card** from the sub-menu to notify us that your card has been lost or stolen.

PASSWORD GUIDANCE TO CUSTOMERS

To assist in the security of sensitive account information, it is important to protect the confidentiality of online banking passwords. Peoples Bank of Greensboro recommends that the following considerations be given when establishing an Online Banking password:

- Avoid using personal information such as birthdates, phone numbers or other identifiers that may be easily guessed by others.
- Refrain from sharing your password.
- Ensure that passwords are changed periodically.
- Establish a unique password for online banking that is not used for logon to other services.

LOG IN

- Log in to Online Banking at:
www.peoplesbankofgreensboro.com
- Enter the 12-digit Online Banking ID and Pin/Password that was provided to you by the bank.
- Click **Submit**.
- You will be prompted to change your ID and PIN/PASSWORD the first time you log in.
- The next screen will contain a list of your accounts.

VIEWING TRANSACTIONS

- Select **Transactions** from the **Select Options** drop-down menu next to an account.
- You can choose to view your history for the past 7, 15, or 30 days; or since your last statement.
- You will be able to sort the columns to customize your view (by date, amount, or check number).
- Select **Search** from the sub-menu to search transactions by date, amount, credit, debit, or check number.

TRANSFERRING FUNDS

- Select **Transfers** from the Select Options drop-down menu next to an account.
- Select **From** and **To** accounts from the drop-down menu.
- Enter the Transfer Amount, Frequency, and Date of the Transfer.
- Click **Submit**.
- After the transaction has been sent, you will not be able to reverse it. However, to view, edit, or delete a transfer that is scheduled to occur in the future, select **Pending Transfers** from the Transfer sub-menu.
- Select **Transfer History** from the Transfer sub-menu to see transfers that have been made during the last 30 days.

VIEWING STATEMENTS

- Select **Statements** from the Select Options drop-down menu next to an account.
- Statements are available in PDF, HTML, and Text formats (check images are not available).
- Statement history is available for 90 days.

STOP PAYMENTS

- Select **Stop Payments** from the **Select Option** drop-down menu next to an account.
- Fill in the required fields and click **Submit**.
- You must contact the bank to edit or remove a Stop Payment
- Stop Payment can only be made online for paper checks. You must initiate an ACH stop in person at the bank.

TRANSACTION DOWNLOADS

- Select **Download** from the **Select Option** drop-down menu next to an account.
- Choose the Download Range and Format you prefer and click **Submit**.