

Dear Online Banking Customer,

On August 23, 2011, we will be introducing a new online banking and bill pay service for Peoples Bank and Trust customers. We are excited about this change which represents an upgrade and enhancement to our current services.

In the coming weeks you will receive information that will assist you in accessing the new online banking service for the first time. The process is quick and simple.

This change does not affect your accounts in any way. Most information will be converted over to the new system to save time and give you the online experience you expect.

However, there are a few changes that will not be carried over during the transition and will need your attention.

- **Recurring Transfers** - If you have set up recurring transfers between accounts in the current online banking system, you will need to schedule these transfers again in the new system.
- **Financeworks** will no longer be available – there will be a similar program called Finance Manager
- **Alerts** – If you use the alert features on the current system they will need to be established again on the new system
- **Bill Payment History** - Bill Pay history will not transfer – (Bill Payment Recipients will transfer to new system)
- **eBills** – ebills will be inactive on August 16<sup>th</sup> – they will need to be reestablished in the new online banking system after August 24<sup>th</sup>

The transition to the new system will also require some downtime to the online banking system. Below is a time line of what you can expect during the conversion

- **Monday - August 22nd** - 8 pm - Online Banking and Bill Payment will be offline and unavailable for use - This will be the last day on our current Internet Banking Platform
- **Tuesday - August 23rd** - 8 am - **New Internet Banking will be live** - Customer Information will be transferred
- **Wednesday - August 24th** - Noon - Bill Payment will be available

Some new features that will be added:

- **Mobile Banking**- Customers will be able to access online banking from any smart phone
- **iPhone App** - Will be available in the near future
- **Dashboard** - allow commonly used features to be quickly accessed first and customized by the user - Will be available in the near future
- **Alerts** - Customer can receive text, email and even voice alerts
- **Mobile Approval** - Commercial Customers can approve payroll or wires from mobile phone
- **Secure Messaging** - Customers and PBT staff can communicate across a secure session to discuss account related issues
- **Bill Payment Greeting /Gift Card** – Create and send a customized greeting card and check

If you have any problems or questions, please contact the internet banking department at [support@peoplesbankonline.com](mailto:support@peoplesbankonline.com) or call 877-998-2100. Thank you for your patience during this transition and we are sure that you will appreciate the new features and clean look that our new product will offer.

You can also find more information, user guides and demos at [www.peoplesbankonline.com/upgrade](http://www.peoplesbankonline.com/upgrade)

Thank You,  
Peoples Bank and Trust

