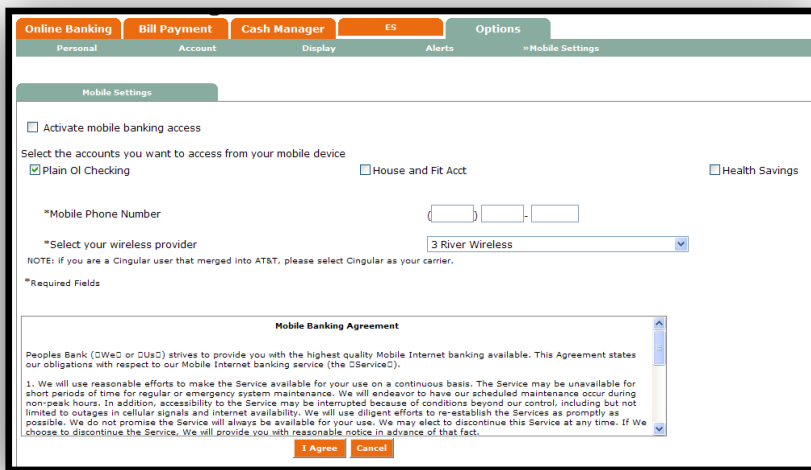


Peoples Bank Mobile Banking Enrollment Instructions

- User will log into Online Banking as normal, using their login ID and password.
- Clicks on Mobile Settings to be taken to a page where user can activate mobile banking and choose the accounts that they want accessible online. The user will also need to enter their mobile phone number and choose their provider on the list. This phone number MUST be the phone on which mobile banking will be accessed.
- Once completed, review the terms and conditions and choose the 'I Agree' button. These are in addition to the terms and conditions for online banking.



Online Banking | Bill Payment | Cash Manager | ES | Options

Personal | Account | Display | Alerts | Mobile Settings

Mobile Settings

Activate mobile banking access

Select the accounts you want to access from your mobile device

Plain Ol Checking House and Fit Act Health Savings

*Mobile Phone Number

*Select your wireless provider

NOTE: If you are a Cingular user that merged into AT&T, please select Cingular as your carrier.

*Required Fields

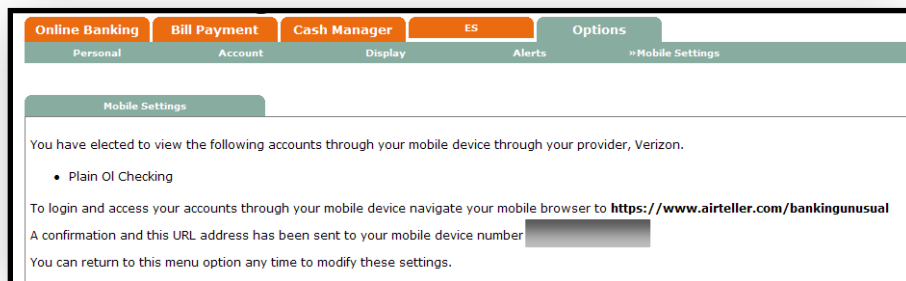
Mobile Banking Agreement

Peoples Bank (CWeB or CUsB) strives to provide you with the highest quality Mobile Internet banking available. This Agreement states our obligations with respect to our Mobile Internet banking service (the CServiceB).

1. We will use reasonable efforts to make the Service available for your use on a continuous basis. The Service may be unavailable for short periods of time for regular or emergency system maintenance. We will endeavor to have our scheduled maintenance occur during non-peak hours. In addition, accessibility to the Service may be interrupted because of conditions beyond our control, including but not limited to outages in cellular signals and internet availability. We will use diligent efforts to re-establish the Services as promptly as possible. We do not promise the Service will always be available for your use. We may elect to discontinue this Service at any time. If We choose to discontinue the Service, We will provide you with reasonable notice in advance of that fact.

NOTE: Peoples Bank does not charge a fee for mobile banking. User will be responsible for any fees accessed by their mobile phone company for internet and data usage.

- After terms and conditions have been reviewed, user will receive a verification page. This will be followed by a text message on the users phone notifying them of the setup.



Online Banking | Bill Payment | Cash Manager | ES | Options

Personal | Account | Display | Alerts | Mobile Settings

Mobile Settings

You have elected to view the following accounts through your mobile device through your provider, Verizon.

- Plain Ol Checking

To login and access your accounts through your mobile device navigate your mobile browser to <https://www.airteller.com/bankingunusual>

A confirmation and this URL address has been sent to your mobile device number

You can return to this menu option any time to modify these settings.



Peoples Mobile Banking Frequently Asked Questions

Q. What are the restrictions on the type of mobile devices that can be used to access accounts?

Peoples Mobile banking works with any web-enabled mobile phone device whose network allows secure SSL traffic.

Q. What functions can I perform from my mobile device?

- View Transaction History
- View Account Balances
- Transfer funds between accounts
- Pay bills to existing Payees
- View Alerts

Q. How do I know if my transfer or bill payment was entered successfully?

Each time you make a transfer or bill payment, a confirmation Text Message will be sent to your mobile device.

Q. What happens if I lose my mobile device?

Because your account information is not stored on your mobile device, your information cannot be stolen. When you replace your device, simply edit your Mobile Settings and make any changes to the Wireless Provider and/or Phone Number.

Q. What happens if I lose communication/signal during a transaction?

When you complete a transaction from your mobile device (bill payment, funds transfer, etc.) you will receive an SMS Text Message as confirmation that the transaction was successful. If you do not receive this message due to a dropped call or lost signal, check your accounts and re-submit any transactions that did not process. If the signal fades too much or is lost completely you may be required to log back into Mobile Banking

Q. How many transactions can I view?

You will be able to view 15 days worth of transaction history on your mobile device.

Q. Can I use any mobile device to access my accounts?

Yes. You can access your Peoples Bank accounts via any mobile device that is web-enabled and allows secure SSL traffic. The only difference is that SMS Text messages will be sent to the device entered when enrolling for mobile banking, not any device from which you perform a transaction.

Q. Can I add a new Bill Payment Payee via mobile banking?

No. You can only add payments to payees already established through online banking.

Q. How do I delete or change a Bill Payment that I set up through my mobile device?

You must log in to online banking and delete or make changes to a payment.

Q. When I try to enter an amount for a bill payment or transfer, I can't enter any numbers, only letters. Why?

Check your phone's settings to make sure you don't have Alpha-only enabled on the keypad.

Q. What if I can't get my mobile device to work with Internet Banking?

There are a number of reasons that you may experience trouble accessing the mobile version of Internet banking on your phone. To use the mobile version, your phone will need to meet the following minimum requirements:

1. You must first enroll through traditional Internet banking before you can gain access.
2. Your mobile device must be web enabled.
3. Your mobile network must allow secure SSL traffic. (*You may need to contact your mobile provider to determine this.*)