Prairie State Bank & Trust

Welcome to Prairie State Bank & Trust's online and mobile banking service. This guide it meant to walk you through the most common questions we receive and to enhance your online experience. If you have any questions about your experience, please call one of our Customer Service Specialists at (800) 597-2977.

Getting Started

Our online and mobile banking platform provide you a seamless experience from your browser and your mobile app. Complete your banking on the go with our mobile app and remotely deposit checks, review account activity and even pay your bills! To get started, click here or download the mobile app and select 'New User."

When you register, you will need your personal information such as your name, social security number and address. You will then be required to answer questions based on your credit history, review and agree to our terms and conditions as well as select a username and a security code. Please remember your security code, it is **not** your password. After you submit your application, a Prairie State Bank & Trust employee will review your application and grant access within 2 business days. You will receive an email indicating that your enrollment is complete.

Upon receiving your welcome email, follow the link and input the security code that you established. You will then input your username and create a new password. Passwords must be 8 characters and include one uppercase letter, one lowercase letter, on number and one special character. The rest of the enrollment process will guide you through establishing security questions and establishing your authentication device.

Note: customers who are under 18 or have no credit history will need to contact us at (800) 597-2977 to enroll.

Symbols

⬇	Download account data	🔍	Search through your banking activity
➕	Add new Bill Pay payee or Money Maximizer account	⟳	Refresh activity
⇐	Hide menu options	‹	Move back one screen
⤢	Navigate between accounts	✏	Add Bill Pay payee as a favorite or edit field

Mobile Banking Symbols

≡	Menu	📍	Locations
≡$	Move Money	👤	My Profile

Profile Options

By selecting the 👤 My Profile option you will be able to access and update various contact information, security information and preferences. Review below for the all options available under My Profile.

Phone

This device is used for authentication purposes as well as text alerts. Here you can add, edit or delete a device.

MEMBER FDIC

EQUAL HOUSING LENDER

Email

Change your email and turn off alert notifications to the specified email address.

Bill Pay Profile

Change your personal information such as your address and phone number. You can also add other accounts as 'pay from' accounts for bill pay transactions.

Security

Change your username, password and update your security questions.

Preferences

Preferences allows changes to the order of accounts, allows for the renaming of accounts, allows hiding of accounts and to hide the dashboard tiles associated with budget, goals and net worth.

View Accounts

This is the main screen of the service. You will find your PSB&T deposit and loan accounts and outside accounts you have added, PSB&T information tiles, and tiles for net worth, goals and budgeting.

The top section named My Accounts includes the total number of PSB&T accounts and the total balances. Select any account for a list of transactions which are available for up to two years. Images will remain available for 90 days. Within online and mobile banking, you have the ability to select any transaction. From each transaction, you have the ability to edit the category for budgeting purposes, add a note and add an image such as a receipt. When viewing checks or deposits, you can view all items within the transaction.

From the account, you are able to download data in a variety of formats and select the date range in which you would like to access. If you would like additional information on Quicken, QuickBooks and Mint, please visit www.psbank.net > Tools For You > Online and Mobile Banking Service.

Move Money

From the Move Money page, you have the ability to review scheduled and previous transfers as well as bill payments, establish a new transfer or bill payment.

To start a new transfer or bill payment, select 'New Transaction.' From here you will select the account you want to transfer **from**. From the following screen, you will select the account you want to transfer **to.** The list will contain both your PSB&T accounts as well as your bill pay payees.

You can filter based on your accounts and your bill pay payees by selecting the ⚍ symbol.

In order to pay multiple bill pay payees, select the 👥 symbol. Place a checkmark next to each payee you would like to pay and you will be walked through each detail for all payees selected.

Bill Pay Management

Bill pay management is available from the Move Money page of our online and mobile banking platform. From a browser you can select the ➕ symbol or from the mobile app you can select 'My Payees' from the top ribbon and follow the instructions below to add a new payee.

When adding a new payee, you will have the option of selecting a company or an individual. The option of establishing an individual as a payee allows for check or an electronic payment to be made which offers greater flexibility for our customers. When establishing a payment for an individual, you have three options. 1) Let them provide bank info which will create an email to the payee, 2) I'll provide bank info which allows you to input the account and routing number of the individual you would like to pay and 3) Mail a check which provides a paper check to the address you input. Options one and two will create an electronic payment.

To edit a payee, navigate to the payees through Move Money. Upon selecting the appropriate payee to edit, select the pencil and make the necessary changes. Additionally you will see information on the payee including previous payments and how the transaction is being made – via check or electronic payment. You can also send a payment from this screen as well as select 'Add Favorite' which will add the payee to the 'View Accounts' screen.

When establishing, deleting or editing a bill pay – customers are required to conduct authentication proving that the account owner is requesting the change.

Manage Alerts

Select Manage Alerts from the menu bar to establish custom, bill pay, security alerts and Money Maximizer alerts. Select the ➕ symbol to begin the process of establishing alerts. These alerts are fully customizable including the ability to receive the alert via email or text.

Alerts can cover balances, specific debits or credits over a certain amount and when an online transfer has been created.

Online Statements

To establish online statements, please complete the following:

1. Log into Online or Mobile Banking and select documents.
2. The "Filter Documents" box will appear. Select the specific accounts to apply to online banking statements or select 'All Accounts' and click continue.
3. Review terms and conditions.
4. Scroll down and view the test document to ensure you can open PDF files.
5. Select the accounts you would to receive online banking statements for or 'Select All.'
6. Select 'Accept Terms.'

Online statements will be stored for a maximum of 12 months. You will not start to receive statements until after terms and conditions are accepted. Once accepted your statements will start to be stored when the next statement cycle occurs. You will not be able to receive statements that were previously produced as paper statements. If you wish to obtain these statements, contact us at (800) 597-2977.