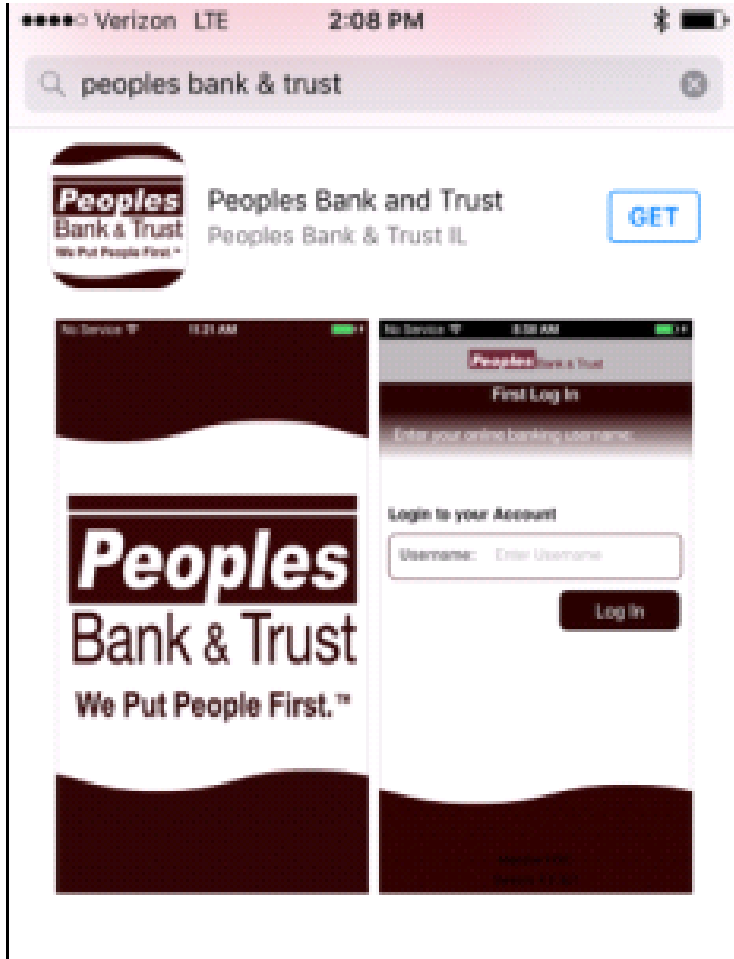


## Mobile Banking

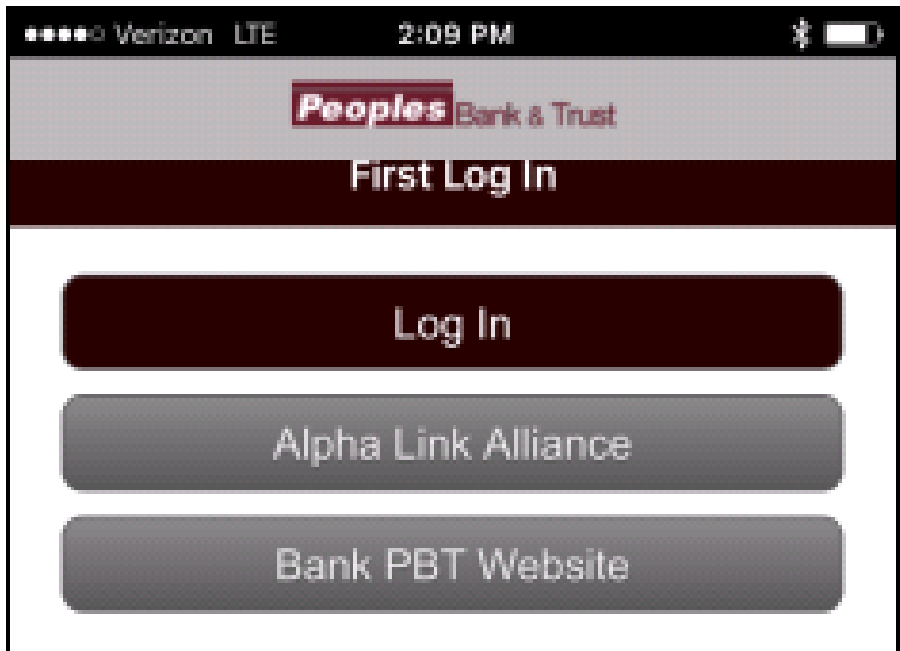
Peoples Bank & Trust offers Mobile Banking and Mobile Capture for a fast, easy and convenient way to bank. You can have instant access to your accounts that is easy and secure. It is a convenient way for you to view up-to-date balances, transfer money between accounts, pay bills, and deposit checks from any smart phone.

To download the Peoples Bank & Trust mobile app, simply go to the app store on any smart phone or device and search for Peoples Bank & Trust. The app will look like the one below.

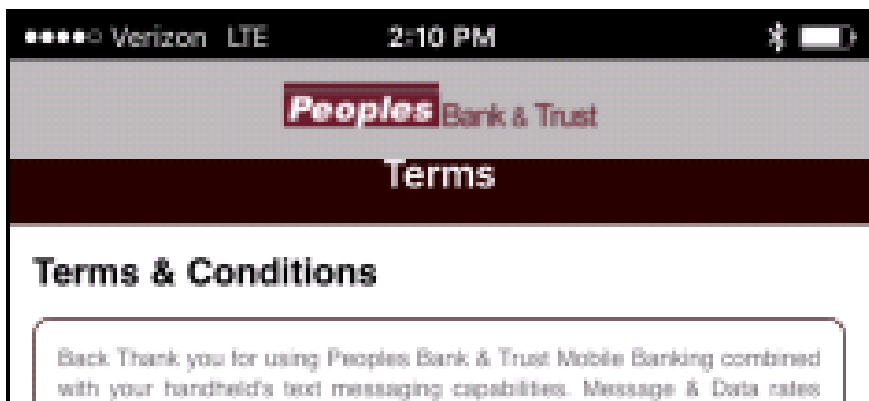


Click Log In to get to the Log-In Page for Mobile Banking. You must be an existing Peoples Bank & Trust online banking user in order to log into the mobile app. You will use the same username, password and security answers that you have created for online banking.

The Alpha Link Alliance will direct you to the webpage for ATMs. Bank PBT Website will direct you to Peoples Bank & Trust Home Page.

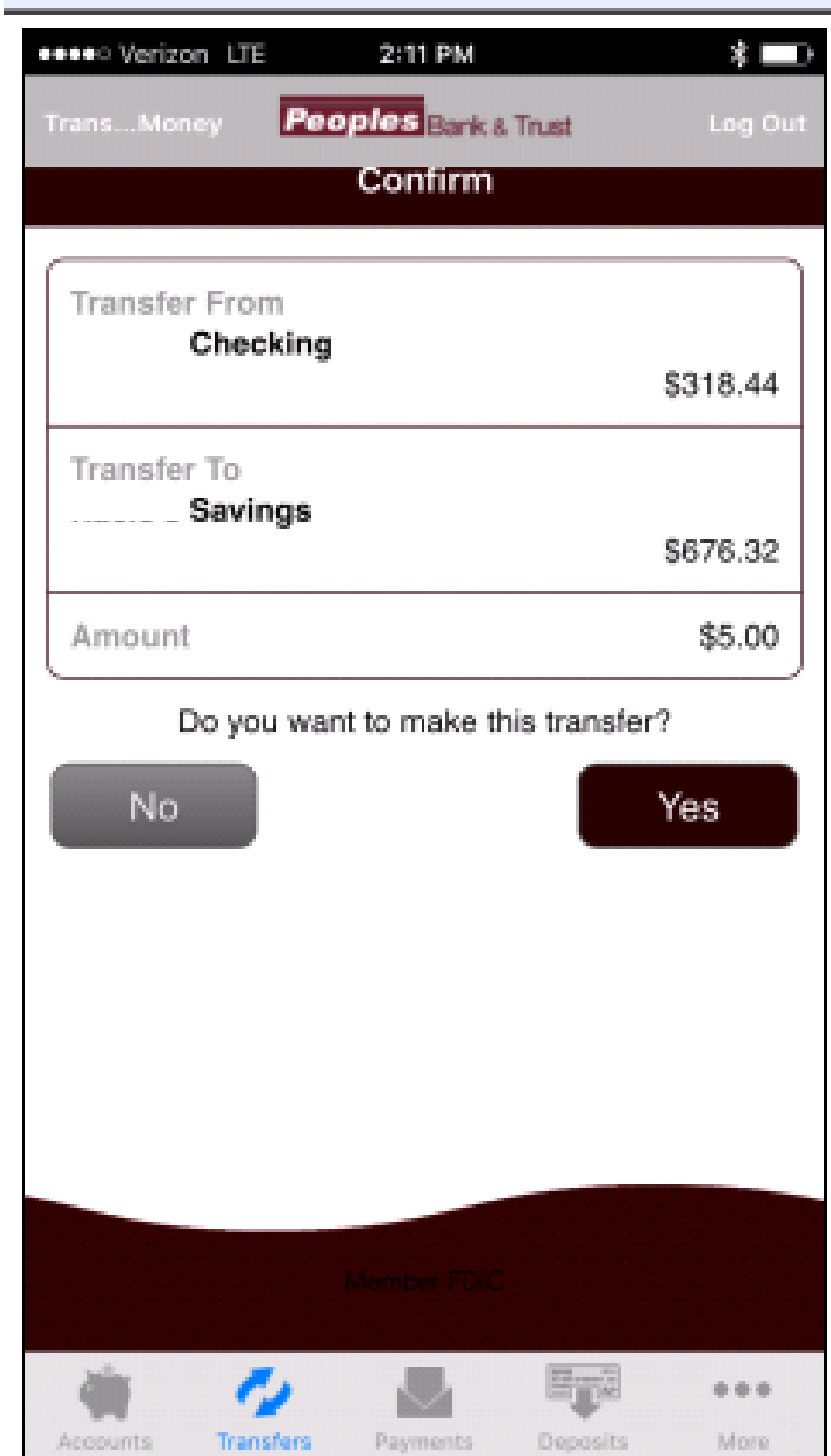


The first time that you access your account through the mobile app, you will need to read and accept to the terms and conditions.

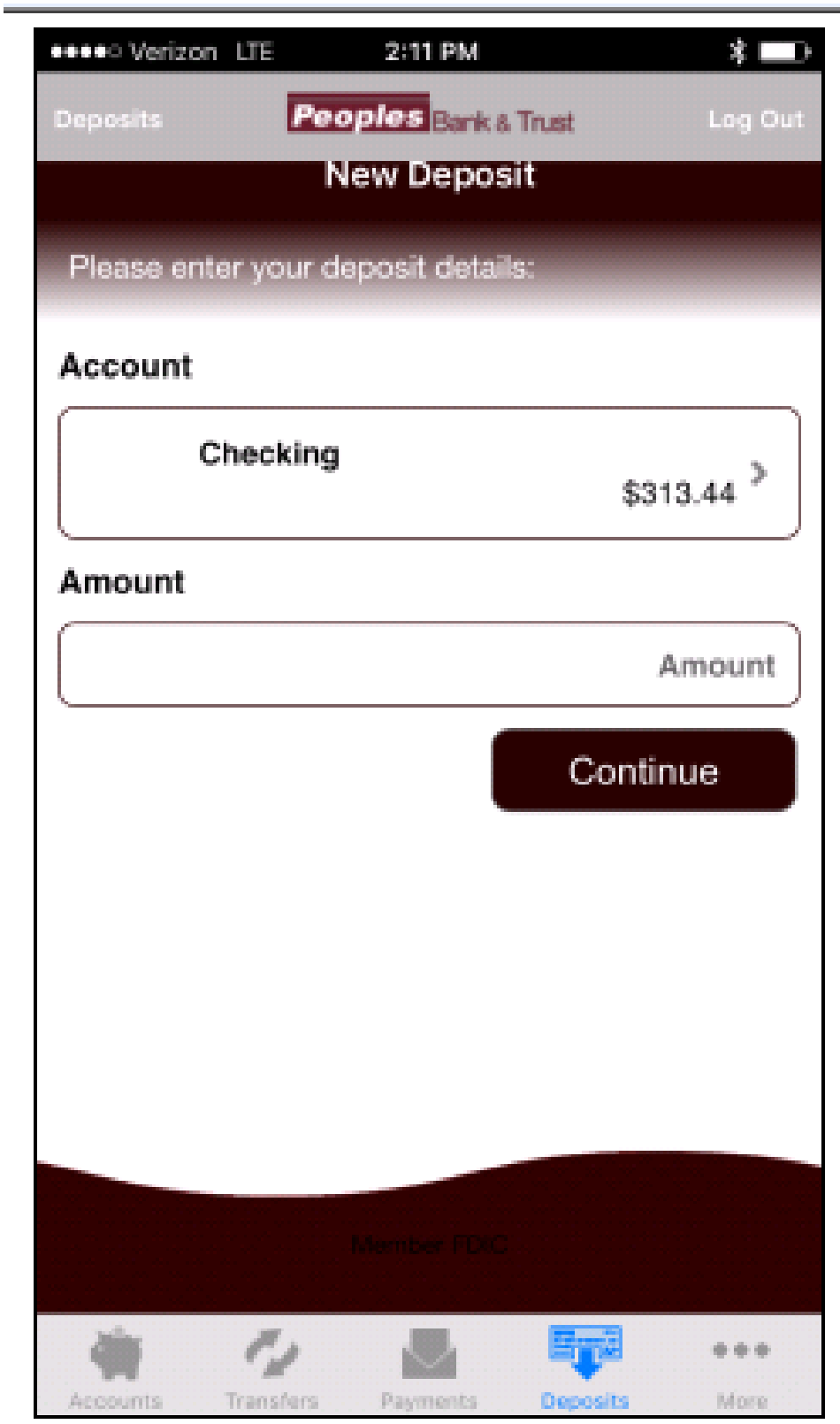


Transfer between Accounts.

Enter required information; click Yes to continue. You will have to confirm the transfer before the transaction will be complete.



Click on Deposit to start a new mobile deposit. You will need to enter the amount of the check you are depositing and take a picture of the front and back of the check. Please remember to endorse your check with For Mobile Deposit Only before taking the picture.



Click More to get more information about other locations, terms and conditions, and about mobile deposit.

