Putnam County State Bank Online Banking is only available to Putnam County State Bank account holders. You may visit any Putnam County State Bank location to open an account. Please provide the following information to apply for Online Banking.

Account Holder Information: Full Legal Name: Address: _____ Address 2: City: _____ State: ____ Zip Code: _____ Social Security Number: _____ or Tax ID#: _____ Date of Birth: Email Address: Daytime Phone: _____ Evening Phone: _____ Primary Account Number: ____ Please indicate which accounts you wish to access: Account Number Account Type View only T IN Full _____ ____ _____ ____

By signing below, you agree that your enrollment in the Putnam County State Banking Online Service will be subject to the terms and conditions of the Online Banking Agreement (the "Agreement"), and acknowledge that you have read and understand the Agreement and will be bound by all the terms and conditions of the Agreement.

Signature

Signature

Completed entry on Date

Number:

Thank you for signing up for Online Banking with **Putnam County State Bank**

Now that you are signed up, we need you to send us an email from the account you listed on your application. Please send it to custserv@putnamcountystatebank.com. In the subject line, type New Netteller Account, and in the body, include your name. We will then respond by returning an email that includes your User ID number and temporary PIN number, both which allow you to access your accounts. You will be prompted to change your PIN number. This has to be between 8 and 25 characters and needs to be Alpha Numeric with a Special Character. Your User ID can also be changed also.

You can get started by visiting us online at <u>www.putnamcountystatebank.com</u>. On our site, you will find helpful information, such as weather, community resources, financial information and calculators, Ag markets and futures.

Click on the Gold Login link to start your online banking experience. There will be the standard user's agreement that needs to be accepted. Immediately after accepting, you will be taken to the home page. Please explore what we have to offer. The tabs at the top shows the different sections to online banking (it is not just about seeing your balance!).

- "Bill Pay" allows you to pay all of your bills in one convenient step. You can also Pay a Person or send a gift card. Just click on the tab, accept the terms and start setting up your payees. You can also set up payments that are recurring so the bill is paid automatically each and every month.
- "ES" stands for EStatements. If you are tired of dealing with mounds of paper and would prefer not to wait to get your statements in the mail or if your neighbor continually gets your statement, then estatements are for you. Your estatement will arrive under the ES tab as soon as it is processed. No more delay.
- "Options" allows you to change your password, email and user name. You can change the names on your accounts to something easily recognized by you. You can also set up alerts under this tab. Be sure to set up your pin reset information so you can self-reset your pin (password).

Once your first logon to Netteller is complete, you have the option to get instant access to your account from anywhere there is a mobile connection. To set up Mobile Money, click on the "Options" tab and select "Mobile Settings". Select "Web Mobile Settings" and fill out the information.

Our app can be found at Google Play for Android based phones or Apple Store for iphones or ipads. Install the app and logon with your netteller credentials. Follow the easy instructions to set up your phone.

Still have a flip phone? Choose "Text Mobile Settings" under the "Options". Mobile Money can also be accessed by going to our mobile website: <u>https://www.airteller.com/putnamcountystatebank.com</u>.

Safe online banking involves making good choices.

- Encryption is your friend. To show that your transmission is encrypted, some browsers display a small icon on your screen that looks like a "lock" or a "key" whenever you conduct secure transactions online. Do not send any sensitive information, such as account numbers, through unsecured email.
- Choose your passwords wisely. Do not use birthdates or other numbers or words that may be easy for others to guess. Do not give your password out to others. Your password has to contain an upper case letter, lower case letter, a number and a symbol. Do not use the same password for multiple sites.
- Make sure you have antivirus installed on your device, whether it is your home computer, tablet, or phone. Update your antivirus software regularly. Keep your operating system updated.
- Secure your mobile device. Use a strong password to get onto your phone in case it falls into the wrong hands. Never leave your mobile device unattended and make sure you enable the "time-out" or "auto-lock" feature that will secure your mobile device if left unused for a period of time.
- Be aware of where and how you conduct transactions. Do not used unsecured Wi-Fi connections to access your online banking. Fraudsters can and will access information that you are viewing or transmitting. Do not

send account information or other sensitive information through regular email or text messaging.

- Check with your wireless carrier to find out about features that enable you to remotely erase content or turn off access to your device or account if you lose your phone. Notify PCSB immediately if your device has been lost or stolen. This will help prevent or resolve problems with unauthorized transactions.
- Make sure you are downloading the correct app. There are apps that resemble Putnam County State Bank's app. Our app has a blue background with white wheat sheaves and a cursive PC in the middle. Download our app from Google Play Store or the Apple Store only.
- Putnam County State Bank will NEVER send you emails or texts asking to verify your account number. If you receive an email or text requesting this information, delete immediately.

> NEVER GIVE OUT YOUR ONLINE BANKING CREDENTIALS. YOU ARE THE ONLY ONE THAT NEEDS ACCESS TO THIS INFORMATION!!!!!!!

Feel free to give us a call at 660-947-2477 (Unionville) or 660-265-4034 (Milan) if you have any questions.