



**Banking at the
speed of your life.**

Online. Mobile.
Superior. Safe.



PARKSTERLING

Answers You Can Bank On.®

At Park Sterling Bank,

we know that there are times when our answer can help expand a child's future, make a retiree's dreams come true, or enable a colleague to succeed. We know that our answers can contribute to the future of a company supporting 500 employees, or to the health of our community itself.

You see, our purpose is to be much more than a bank. Our purpose is to help build lives and communities. More than anyone else, we appreciate the importance of the answers we provide every day. We promise to provide *Answers You Can Bank On*.®

This booklet will help you understand and use the state-of-the-art technologies that we have developed to provide *Answers You Can Bank On*, 24 hours a day. You can count on us for the very latest in remote access and control, as well as the personal attention and loyalty that lead to meaningful customized solutions and growth.

Welcome to Park Sterling and *Answers You Can Bank On*.



Online Banking

The Answer to secure banking, anytime you want.

No matter how complicated the questions or how sophisticated your need for convenience and technology, Park Sterling is committed to offering the very latest in online banking platforms that actually outperform most of the large national banks. Our robust, agile technology is coupled with layered security methods to protect all your Park Sterling accounts and your identity. With Park Sterling online banking, you can:

- Access all of your eligible Park Sterling accounts – checking, savings, money market, and loans – online.
- Check account balances and view recent activity.
- Transfer money between accounts.
- Pay your bills.
- Access your online statements from the last 18 months (from enrollment).
- Customize your own balance, deposit, and withdrawal alerts by text or email.
- View all your financial accounts with 360 by Park Sterling Bank.

To Get Started:

1. Check with your local branch to make sure your email address is listed on your account.
2. Go to www.parksterlingbank.com and click **Online Banking Enrollment**.
3. Click **I Agree** after reviewing the Online Banking Agreement Disclosure.
4. Choose **Retail** for the Account Type.
5. Make sure you have your Social Security number, account number, and access to the email address that's on file at Park Sterling.
6. Enter the requested information and then log in to your email address from the same computer and browser. Any field with an asterisk (*) is required information for the enrollment.
7. You will receive a link via your confirmation email to continue setup. Clicking the link generates your 12-digit Online Banking ID. (Email must be received on the same computer/device that the enrollment form was completed. This step must be completed within 60 minutes.)
8. Now click the **Login** button and use the last four digits of your Social Security number until you are prompted to create your own password.
9. Continue following the security steps.
10. Review and confirm to complete enrollment and setup.

Opening an Account Online

The Answer to opening an account from the comfort of home.

Opening a new Personal Checking or Savings Account is easy and convenient when you apply online. In as little as 10 minutes you can have access to your new account as well as all the great benefits and features that come along with it. To get started all you need is your driver's license, Social Security number, and account information or debit/credit card to make your first deposit.

To Get Started:

1. Go to www.parksterlingbank.com and click **Open a New Account**.
2. To start opening a new account click **Open a New Account**. To continue with an existing online application, enter your email address and click **Login**.
3. Enter your residential ZIP code and click **Continue**.
4. Review the disclosures and **check the box** acknowledging that you agree. Click **Next** to begin the application process.

Online Bill Pay

The Answer for simplifying household bills.

Your time is precious and Online Bill Pay is here to help. Not only is Online Bill Pay proven to be safer than mailing checks, but it also saves you time. The system is easy to set up and navigate, putting you in control of all your bills with the touch of a button. You determine how much and when each bill is paid, and voila! No more trips to the post office. No need for stamps or envelopes. Park Sterling Online Bill Pay helps you stay on track and avoid late or skipped payments. It is truly an *Answer You Can Bank On*.

To Get Started:

1. Select the **Bill Pay** tab from the homepage of your Online Banking account (required).
2. Click the box under "Get Started" to accept terms and agreements once you've reviewed them.
3. You will see a list of "Payees" to choose from. If you don't see what you need, scroll down to click on the **Don't see any of your payees? Click here** button.

4. Select Company, Individual, Bank or Credit Union and enter requested information.
5. Click **Activate the Payee Now** button on the right side of the screen.
6. Select method for activation code delivery and follow the instructions to set up Individual Payees.
7. To schedule a payment, click **Schedule a Payment** and enter the amount and date of payment.

Adding eBiller

1. Select **Add a Payee** from the homepage of your Online Banking account.
2. Choose a Company.
3. Set up company by entering the requested information.
4. The Bill Payment system will alert you if this is a company available for eBill.
5. Choose **Setup eBill**.
6. Provide online credentials for the Company website.
 - a. This will allow the Bill Payment system to retrieve your billing information from the company.
7. Choose **Complete Setup** once completed.

Send Money

The Answer for fast, easy money transfers.

Did you know you can use email to send money to just about anyone? We make it easy. Recipients receive emailed instructions telling them how to retrieve their funds online, saving a trip to the bank. It's a great way to send money to kids at school, pay a friend back for dinner, or send a cash gift. Small business owners can send and receive payments from vendors and customers or pay their employees without the hassle of cash or checks.

To Get Started:

1. Sign in to your Online Banking account (required) using your User ID and Password.
2. Go to the Bill Pay tab.
3. Choose **Add a Payee** option.
4. Choose **Pay an Individual**.
5. Make a selection for the payment method – allow Payee to provide their banking information.
6. Enter Payee's name, email address, or cell phone number.
7. Create a keyword for the Payee – share the keyword with the Payee.
8. Choose the method of notification for the Payee (if first time).
9. Choose the account from which you wish to send money, along with the amount.
10. Confirm transfer to send.

eStatements

The Answer for paperless banking.

Your account information is only a mouse click or two away. At Park Sterling, it's easy to access your monthly bank statements online. We'll notify you via email when your statement is ready. You can view your statement and your check images 24 hours a day, and access past account statements from the last 18 months (from date of enrollment) by logging into your Park Sterling Online Banking Account. If you prefer, download your statements for safe, easy record-keeping later. With eStatements, you can be confident that your statement won't be lost, misdirected, or stolen from your mailbox or your trash. Save time, reduce waste, and enjoy this free service at Park Sterling.

To Get Started:

1. Log in to www.parksterlingbank.com and click **Electronic** from the options below the Park Sterling logo and then choose **Enrollment**.
2. Review and approve the disclosure.
3. Select the accounts you want to enroll by clicking the **Details** link.
4. Important! Verify that your email address is correct. Update if necessary.
5. Create a security passphrase so you know your eStatement is legitimate.
6. Receive the Passcode by selecting **Click Here**. Make sure pop-up blockers and firewalls are disabled.
7. Enter the Passcode and agree to the terms. You must scroll all the way down in order to check the box.
8. Click **Enroll Now** to complete the eStatement enrollment process.

Mobile Banking

The Answer for banking on the fly.

Sometimes it's hard to imagine how we survived before the mobile devices that offer us so many remarkable conveniences and connections. Now, Park Sterling invites you to be among the first to truly manage your money and accounts, right from your mobile device. With Park Sterling's free app, you can check balances, pay bills, and transfer funds between accounts. Plus, our mobile app takes it up a notch above the others...or three notches:

ONE: Pay any bill just by snapping its picture with Picture Pay.

TWO: Deposit checks easily by taking a photo with Remote Check Deposit.

THREE: Enhance the security of your debit card. Debit On/Off lets you turn it off between transactions. No one can use your card until you turn it back on using our mobile app.

To Get Started:

1. Download Park Sterling's mobile app onto any Apple iPhone®, Apple iPad®, or Android™ smartphone by visiting your app store. (Not available on BlackBerry® smartphone, Windows Phone®, Microsoft Surface™, Android tablets or Amazon Kindle devices).
2. Open the app > Accounts > New Mobile User.
3. Accept Terms and Conditions.
4. Enter the following in this order as prompted: the last five digits of your Social Security Number; any Account Number; the Account Type (from the pull down menu); and your Date of Birth.
5. Choose your Username and Password.



Debit On/Off

The Answer for security. Debit Card On/Off.

Park Sterling is committed to outsmarting identity theft and card fraud. Our mobile banking app equips you with a handy on/off switch that lets you disable your debit card in between transactions ... right from your mobile device.

To Get Started:

1. Log in to your mobile banking app (required) using your User ID and Password.
2. Select the **Card** option from the menu for Debit On/Off.
3. After a purchase, select **Off** to ensure that your card cannot be used by anyone else.
4. Select **On** when you are ready to use your card again.

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Mobile Deposits

The Answer to mobile deposits.

While there's always someone at your Park Sterling branch who knows you and will eagerly help you with the big stuff, there's no need to go there just to make a deposit. So, say goodbye to the drive-thru and ATM machine, because you can deposit most of your checks directly from your smartphone. Just snap a picture of the check and we'll deposit the amount into your account. Follow the instructions here and check to see when funds are available, usually within one business day (if deposit is made by 6PM EST).

To Get Started:

1. Log in to your Mobile Banking account (required) using your User ID and Password.
2. Select the **Deposit** icon.
3. Enter the amount of the check.
4. Endorse the back of the check.
5. Take a picture of the front and back of the check.
6. Continue banking or sign off.

Picture Pay

The Answer to mobile bill paying. Take a picture. Pay a bill.

Now it's a snap to pay bills from your iPhone®, iPad® or Android™ device with Park Sterling's Picture Pay. Just snap a picture of the bill and you can pay it on the spot. There's no need to enter the biller information or type in names, addresses, or long, complicated account numbers. There's no need to set up a Payee. You can use Picture Pay for one-time payments as well as regularly scheduled payments. For a fee, you can even rush the payment.

To Get Started:

1. Log in to your Mobile Banking account (required) using your User ID and Password.
2. Select the Picture Pay option from the menu.
3. Accept terms and conditions.
4. Take a photo of the bill statement (be sure to capture all four corners of the invoice).
5. Choose the **Pay From** account.
6. Enter the amount to be paid.
7. Set the delivery date.
8. Submit the payment to the Bill Payee.

Adding Payee Manually


1. Click **Payees** and then click + **Add**.
2. Enter Payee Name, Account and Address.

360 by Park Sterling Bank

The Answer for streamlining all your financial accounts.

Easily manage your household budget with 360 by Park Sterling Bank. You can view all your financial information, including credit cards and loans at Park Sterling and other institutions, in one place through our secure online banking platform. Track where you are spending your money and even set up budget goals to help you achieve your financial dreams faster.

To Get Started:

1. Log in to Online Banking.
2. Click on the **360** tab at the top of the page.
3. On your first 360 visit, instructions will pop up and guide you.
4. After your first visit, click the  icon in the upper right-hand corner.
5. Select the topic and follow the step-by-step instructions.

360 Mobile App

The Answer for a smarter view of your finances.

With the 360 app for your smartphone, managing your finances is even more convenient. Easily Aggregate all your accounts, including other banks and credit cards to get a 360 view of your finances and household budget. Automatically, transactions are categorized into budgets and budgets are updated based on your previous spending history. You can set up email alerts for low balances, large deposits, if budgets are exceeded and more.

The 360 app is available for iPhone®, iPad®, and Android™

Download the Park Sterling mobile app from your app store.

To Get Started:

1. Download the 360 app from your mobile app store.
2. Log in to your online banking account and on the navigation bar click on the **Settings** icon.
3. In the "Mobile Devices" tab, click **Generate Access Code**. Write down or copy-paste this 8-digit code.
4. On your mobile device, open the 360 app and hit **Enter Access Code**. Enter the 8-digit code.
5. When the app finishes validating the access code, hit **Begin Using the App**.
6. An email alert will be sent to you whenever a mobile device is added or removed from the account.
7. For improved security, you can set up the passcode lock.

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