



## Frequently Asked Questions

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### Q. What are eStatements?

A. eStatements are a convenient and environmentally friendly way to receive your account statements electronically.

### Q. How can I benefit from eStatements?

A. eStatements offer many benefits that help simplify the way you use and store your financial information:

- n **Easy Storage:** eStatements are available online for 548 days. You may also download and save them electronically for your permanent records.
- n **Fast:** eStatements are available for you to review the same day the bank creates it.
- n **Reduce Fraud:** By not receiving a statement by mail, you reduce your risk of being victimized by mail fraud, which increases the risk of identity theft.
- n **Environmentally Friendly:** eStatements reduce the use of paper and help save trees.
- n **Free Service:** eStatements are a free service for Online Banking customers.

### Q. What accounts are eligible for eStatements?

A. You may receive eStatements for all checking and savings accounts. You may also elect to receive certain electronic notices for all checking, savings, certificates of deposit and loan accounts.

### Q. How can I enroll in eStatements?

A. You may contact a bank representative who can enroll you or you may enroll yourself through your Online Banking account. Login to Online Banking and click on the “**eStatements**” tab and follow the instructions. Once you are successfully enrolled, you will receive an email confirmation from the bank.

Please note that if you are not currently enrolled in our Online Banking Service, you may enroll by selecting the “**Online Banking**” tab on our bank’s website.

### Q. How will I know when my eStatement is available?

A. You will receive an email notification from the bank whenever a new eStatement is available for any account(s) you have enrolled in eStatements. Email notifications will be sent to the email address you provide when you enroll in eStatements.

### Q. How do I view my eStatements?

A. You may view your eStatement by clicking on the “**Attachments**” link in the email notification. The secure link will display a login page, where you will need to enter your Online Banking ID and password.



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Q. What should I do if I change my email address?

A. You should update your email address for eStatement notifications by logging on to your Online Banking account and clicking on the “eStatement” tab. Then select on the “Email” option, which will display a window to update your new email address.

Q. Do I need special software to view my eStatement?

A. You need Adobe Acrobat Reader version 6.0 or higher to view your eStatement.

Q. Are eStatements secure?

A. eStatements are secure and accessed with your Online Banking ID and password. As an added layer of security, you will be required to enter a security phrase when you enroll in eStatements. The security phrase will be part of the subject line in the email notification that you receive when your eStatement is available. This provides additional verification that you are receiving a valid email from the bank.

Q. Will I receive both eStatements and paper statements?

A. After you enroll in eStatements, you will receive both a paper and an electronic statement for the first statement cycle. Once you view your eStatement, the bank will discontinue printing and mailing a paper statement for future statement cycles.

Q. If I enroll in eStatements but do not receive an email notification when I expect to, what should I do?

A. If you do not receive an email notification when you expect to, you should check the following:

- n Login to your Online Banking account and click the “eStatement” tab to verify that the email address you provided during eStatement enrollment is correct.
- n Add the bank’s email address to your email contact list to avoid spam blocking.
- n Contact a bank representative during our normal business hours and they will be happy to help you.

Q. How long does it take to receive my first eStatement after I enroll?

A. You will receive an eStatement the next time you are scheduled to receive a paper statement. Subsequent eStatements will be available at the same time/frequency as a paper statement.

Q. Will I receive check images with my eStatements?

A. If you currently receive check images with your paper statement, you will continue to receive them with your eStatement.

Q. Can I have my eStatement sent to more than one email address?

A. We can send your eStatement to an additional third-party email that you authorize, such as your accountant’s email.

Q. How can I enroll additional accounts for eStatements?

A. You can enroll additional accounts by logging on to your Online Banking account and clicking on the “eStatement” tab. Then select the “Documents and Settings” option. Place a check next to any account you wish to enroll.