E-Statement Q & A's

What is an E-Statement? It is an electronic form of statement delivery. With E-Statements you sign up once and from that point forward you can access your statement electronically through Online Banking. We will send you an e-mail when we have processed your statement. The e-mail contains information and a link for you to retrieve your statement. No more waiting for paper documents to show up in your physical mailbox. Instead, you will download the same statement to your PC for storage or printing.

Why should I sign up? This is a much faster and safer way to receive your statement. Typically, you can get your statement the morning after it is produced rather than having to wait for us to print, stuff, and mail it to you. Traditional processing and mailing can take several days. Additionally, when you attach to our secure E-Statement system, you are connected directly to us through Online Banking and you can securely download your statement to your PC or network for storage, viewing or printing.

How much does it cost to receive my statement? It's FREE! There is no cost to you to enjoy the convenience and security of electronic statements.

What must I have on my PC to get E-Statements? We recommend that you have the following:

- A computer with 28.8 KB modem, or alternate Internet access point (DSL, cable),
- Adobe Reader 5.0 or higher and
- Internet browsing software, MS Internet Explorer 5.5 or Netscape 6.0 or higher with 128-bit encryption.

Do I need anything else to get E-Statements? Since E-Statements are delivered through Online Banking, you must be an Online Banking customer. Signing up is easy and you get the benefits of accessing your account information online. You can monitor account balances, check transaction history, view check images, transfer funds, and make loan payments. And Personal Online Banking is free! Just click on the Personal Enrollment link on our website's homepage. A fee may apply for Business Online Banking. Please contact a Customer Service Representative for more information at 1-877-404-2865.

Where do I go for Adobe Reader? Please visit the following site to download a free copy of the most recent version of Adobe Reader http://www.adobe.com/downloads. Click on the 'Get Adobe Reader' link on the right-hand side of the screen under "Readers and Players".

How do I sign up for E-Statements? Simply fill in the required fields on the E-Statement enrollment form, read the disclosure and click I Accept.

Can I get all my account statements at the same time? You can get a combined statement if all the accounts are in the same name and one of the accounts is a checking account. Simply contact a Customer Service Representative at the bank to obtain a combined statement form. Once you complete this form and your account statements are combined, and you complete the E-Statement application, you will receive all the information in a single E-Statement.

What is my "primary" account number? If you have a combined statement (a statement that includes multiple accounts), it is the account number of the first-listed checking account. In all other cases, it is merely the account number that appears on your statement (either checking or savings).

What happens after I sign up? Once we verify your application information, we will code your account for E-Statements. You will receive an email from us after we have completed this process. You are now ready for your first E-Statement. This process may take 1 to 2 business days.

How is my account information protected? Your statement is protected by the same multi-layered security system that protects your Online Banking accounts. We utilize multi-factor authentication which means we identify you through your Access ID and password, and you identify us through a private authentication image and associated pass phrase.

Can I change my password? Absolutely; you can change your Online Banking password at any time.

How do I get my E-Statement? When your statement is ready, you will receive an e-mail from us with a link to our website. Simply log in to Online Banking, click on the account whose statement you wish to view, and then choose the Documents tab to get a list of available statements.

How soon do I get my first E-Statement after I sign up? Your statement will be generated 2 business days. You will have access to your very next monthly statement in E-Statement form.

Can I get my E-Statement more than once? Yes, you may view and/or download an E-Statement again for up to 12 months after the day it was produced. If you need a statement older then this, please contact the bank.

What if I don't get my E-Statement? Call a Customer Service Representative at the bank.

I forgot my Online Banking password and was disabled. What should I do? Call a Customer Service Representative at the bank.

I tried my password and it isn't working. What should I do? Call a Customer Service Representative at the bank.

My email address has changed. What should I do? Please inform a Customer Service Representative at the bank of the change so we can update our records