

## **eStatement FREQUENTLY ASKED QUESTIONS (FAQ)**

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### **What is an eStatement?**

It is an electronic form of statement delivery. With eStatements you sign up once and from that point forward you can access your statement electronically through Online Banking. We will send you an email when we have processed your statement. The email informs you your statement is available when you log into Online Banking. 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 eStatement 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 eStatement?**

It's FREE! There is no cost to you to enjoy the convenience and security of electronic statements.

### **Requirements for my pc to receive eStatements?**

We recommend that you have the following

- A pc with sufficient internet access to receive electronic communication.
- Adobe Acrobat Reader 5.0 or above installed on your pc to view the statement.
- Internet browsing software that supports 128-bit encryption.

### **Do I need anything else to get eStatements?**

Since eStatements 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 check account balances, review account activity, view check images, transfer funds, and make loan payments.

Sign up for Online Banking by accessing [www.epremierbank.com](http://www.epremierbank.com). Click on "Enroll" on the right-hand side of our homepage. Fill out the information requested and click submit. You will receive two separate "Enrollment Notifications" in the mail. One will have your Access ID and the other will have your Password. Upon receipt, use this information to log into Online Banking. The first time you log in, you will be asked to change your Access ID and password. Your Access ID must be 6 to 16 characters and is case sensitive. Your password which must be 6 to 16 characters is also case sensitive and alphanumeric, meaning that it must include both numbers and letters. If you have questions, call 712-476-9100.

### **Where do I go for Adobe Reader?**

Please visit the following website to download a free copy of the most recent version of Adobe Reader at [adobe.com/downloads](http://adobe.com/downloads). Click on the "Get Adobe Reader" line on the right-hand side of the screen under "Readers and Players".

### **How do I enroll for eStatements?**

Simply fill in the required fields on the automated eStatement enrollment form, read the disclosure and click I Accept. If you are not the primary account holder you will need to stop at your local branch to complete the paper enrollment form.

**What happens after I submit the paper enrollment form for eStatements?**

Within 2-3 business days after you remit your enrollment form to us, look for a "probe" email from eNotify @ epremierbank.com in your email inbox. The email will contain instructions, outlining a *response required* from you.

The enrollment process will be stopped unless we receive a response to this email. This step ensures that the email address provided is valid and authorized.

If you do not see our probe email in at least 2-3 business days, check your email system's spam or junk email filter for an email from eNotify @ epremierbank.com.

Your response must come from the *exact* email address that you provided on your enrollment form, so that we can authenticate your identity. It's critical we know who we are communicating with, in order to protect your information. This is a very important step, please respond quickly to our probe so we know we have reached you.

**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?**

You can change your Online Banking password at any time. Log into our website and select the Options tab and click on edit and enter the information and submit.

**How soon do I get my first eStatement after I sign up?**

You may still receive one paper statement after you complete your enrollment, depending on the timing of your recently cycled statement.

**How do I receive my eStatement?**

You will receive an email notification when your statement is ready. Then you will simply log into Online Banking, click on your account and then click on the Documents tab to view your available statements.

**What if I don't get my eStatement?**

If you have not received an email notifying you that your statement is available to view online, we may have an invalid or outdated email address on file for you. Please log into our website and select the Options tab, check your email address and update if necessary. If your email address is correct and you did not receive your eStatement notification please contact bookkeeping at the Rock Valley office for assistance.

**What if I need to change my email address?**

You can update your email address by logging into our website and selecting the Options tab to update your email address. Failure to keep your email address updated will result in subsequent statements being sent on paper.