

# **e-Statement FAQ's**

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## **Overview:**

### **What are e-Statements?**

An e-Statement, or an Online Statement, is an electronic version of your account statement found online within Citizens Bank of Pagosa Springs Internet Banking. It contains all of the same account information as paper statements. It is delivered online instead of through the U.S. Postal mail.

### **Is there a fee for e-Statements?**

No. e-Statements are FREE.

### **What are the benefits of e-Statements?**

e-Statements help you:

- **Save time** – e-Statements are delivered faster than those sent through the mail. An e-mail is sent to you when a new statement is available.
- **Save space** – e-Statements can be saved to your computer and printed only when needed. Gone are the files, drawers, and boxes filled with bank statements!
- **Keep your personal information secure** – Secure Sign On helps us protect your valuable information including e-statements.

### **Are e-Statements secure?**

Yes. e-Statements are accessed securely via Citizens Bank of Pagosa Springs Internet Banking.

### **Which accounts are eligible to receive e-Statements?**

Checking, Savings and Money Market accounts can receive e-Statements.

### **If I get e-Statements, will I still get paper statements?**

No. Once you are signed up to receive e-Statements, you will stop receiving paper statements.

### **What is the difference between my Account Activity and an e-Statement?**

Both your Account Activity screen and your e-Statements show your transaction history and are free of charge. Here are the key differences:

- The Account Activity screen shows all of your recent and pending transactions for the past 120 days.
- e-Statements are electronic versions of the monthly paper statements that you receive by mail. They include transactions from a set period of time (a statement cycle) and do not include any pending transactions.

### **Will my e-Statement look the same as my regular printed statement?**

Yes. e-Statements contain all the same account information as your paper statements. For legal purposes, a printed version of an e-Statement is the same as a paper statement mailed via U.S. Postal Mail.

**Will I receive images of my checks with e-Statements?**

Yes. e-Statements contain the same check images as paper statements.

**How long will my statements be available?**

You will be able to view statements for 18 months.

**Can I get e-Statements if my account statements are combined?**

Yes. Your e-Statement will look the same as your paper statements.

**How will I know when a new e-Statement for my account is available?**

You will receive an email notification of all e-Statements, which will allow you to log in to your Online Banking using your online banking ID and password.

**Getting Started****How can I sign up to receive e-Statements?**

In order to obtain e-Statements, you must be enrolled in our online banking. If you are not enrolled, please contact us at (970) 264-2235 or (970) 731-7235, Monday – Friday 8am – 5pm MST (excluding federal holidays). Once you are enrolled in ebanking:

1. Sign on to Citizens Bank of Pagosa Springs Online Banking website with your username and password.
2. Click on the e-Statements Tab and follow the enrollment steps.

**When will I begin receiving my e-Statements after enrolling?**

An email will be sent to the e-mail address on file with Citizens Bank of Pagosa Springs as soon as one is available to view.

**Viewing, Printing, and Saving your e-Statement****When is my e-Statement available?**

e-Statements will be available at the same frequency as paper statements. For Savings accounts, a quarterly statement will be available.

**How do I view my e-Statements?**

Your e-Statements will be available from the e-Statement link.

**What software do I need to view e-Statements?**

e-Statements will be viewable electronically in Portable Document Format ("PDF"). You will need to have Internet Browser that supports 128 bit-encryption, and Adobe® Acrobat Reader 10.0 or higher software to view, print, or save your statement. If you do not have this software, you will need to download Adobe Reader. e-Statements can be viewed, saved to your computer, or printed at your convenience by using this software.

**How do I print my e-Statements?**

To print an e-Statement, use your browser's print functions at the top of the window where your statement appears.

**How do I save my e-Statements?**

To save a statement, simply select the "Save as" icon in the tool bar and select a location on your hard drive to save the statement. Once you have determined the location, choose a file name for the statement you are saving and select the "Save" button.

### **Can joint account owners view e-Statements?**

Yes. Joint account owners will be able to view e-Statements. The first owner to set up for e-Statements will need to add the other owner as an additional recipients. This process can be done through Online Banking, e-Statements tab, then additional recipient.

### **For joint accounts enrolled in e-Statements, can one owner receive e-statements and the other owner receive paper statements?**

No. If one joint owner enrolls in e-Statements, paper statements will no longer be mailed to either of the joint owners.

### **What if I can't access my e-Statements?**

If you have issues accessing your e-Statements, contact us at [info@citizensbankpagosa.com](mailto:info@citizensbankpagosa.com) or (970) 264-2235 or (970) 731-7235, Monday – Friday, 8am – 5pm MST (excluding federal holidays).

### **Other Questions about eStatements**

#### **How do I order copies of older statements (no longer online) to be mailed to me?**

You can order copies of past statements by contacting us at [info@citizensbankpagosa.com](mailto:info@citizensbankpagosa.com) or (970) 264-2235 or (970) 731-7235, Monday – Friday, 8am – 5pm MST (excluding federal holidays). Fees may be applicable.

#### **Why didn't I receive an e-mail notification that my e-Statement is available?**

If you are not receiving email notifications, here are a few things you should check:

- Verify that your email address is correct by signing onto Citizens Bank of Pagosa Springs Internet Banking and clicking on "e-mail settings" within the e-Statements tab.
- Check to see if your email account is filing notifications in your spam or bulk folders. If it is, add [info@citizensbankpagosa.com](mailto:info@citizensbankpagosa.com) to your address book to ensure that notifications go to your regular inbox.

However, even if you have not received or read the email from us, you may still sign on and view your e-Statements online.

#### **What if I want to cancel e-Statements and switch back to paper statements?**

You can discontinue e-Statements and start receiving paper statements at any time. Please note that when e-Statements are discontinued, access to any of your previous e-Statements for this account will not be available and you will no longer receive your e-Statement e-mail alert. To resume receiving your paper statements in the mail, please contact us at [info@citizensbankpagosa.com](mailto:info@citizensbankpagosa.com) or (970) 264-2235 or (970) 731-7235. Effective July 30, 2014 a charge of \$2.00 will apply for each mailed paper statement.

#### **Will the promotional and marketing materials in my paper statement come with my e-Statement?**

No. You will not receive separate statement inserts with your e-Statement.

#### **What is the E-sign Act?**

The E-sign Act allows financial institutions to provide customers' disclosures electronically. Customers must affirmatively consent to receiving disclosures electronically, be provided information regarding software requirements for access to and retention of electronic disclosures, and be informed of the procedures for withdrawing consent.