

FREQUENTLY ASKED QUESTIONS - Electronic Statements

What is an electronic statement (eStatement)? An eStatement is an electronic version of your account(s) statements which is accessible via CIBM Bank Online Banking.

What are the benefits of CIBM Bank eStatements?

- eStatements are a safer, faster and greener alternative to paper statements
- Accessible securely and conveniently via Online Banking
- Can be downloaded and saved to your computer
- As legally binding as paper statements
- Acceptable for all tax and legal proceedings
- Exactly like paper statements that you receive in the mail
- Viewable as soon as they are posted to Online Banking – you don't have to wait for the mail to arrive
- An environmentally-friendly alternative utilizing less energy and natural resources than paper statements
- Enjoy the convenience of viewing your statements anytime, anywhere from your computer
- Stay free of paper clutter and save the environment.
- Access your statements for up to the past 18 months
- Enjoy peace of mind, as your email is sent with a security phrase you establish.

Who is eligible for eStatements? All CIBM Bank customers who hold checking, savings and money market accounts are eligible to enroll for eStatements.

Is there a fee for this service? No, this service is offered to you free of charge.

Will I still receive my paper statements if I sign up to receive eStatements? No, you will no longer receive paper statements if you sign up for CIBM Bank eStatements.

How long does it take to start receiving eStatements after I enroll? Please allow 3 days prior to the end of a statement cycle for your enrollment to take effect. Your statement cycle generally ends at the end of every month.

Is it secure? Yes, you will receive an email notifying you that your eStatement is available. A secure log in is required to retrieve the eStatement. The email will instruct you to log in to your Online Banking to retrieve the eStatement. In rare situations, a customer will opt to send a copy of a statement to another individual (setup an Additional Recipient). In this situation, a log in shell will be attached to the email for the Account Owner and the Additional Recipient. As an Additional Recipient, the customer will need to provide you with a user ID and Password they establish in order to retrieve the eStatement. The account owner would still log in using their Online Banking ID and Password.

Are there any recommended security measures? It is recommended that you remove the temporary internet files from your internet browsers after viewing your eStatements. For an overview of Online Banking security measures, visit our Fraud Prevention page.

How do I sign up to receive eStatements? Switching to receive eStatements for your checking, savings and money market accounts is easy. Simply log in to Online Banking and click on the eStatements tab to enroll.

Do I need to be enrolled in Online Banking to get eStatements? Yes. eStatements are only available via Online Banking. If you choose not to enroll in Online Banking, then you will continue to receive your statements via regular mail.

Do I need special software to view eStatements? Yes. You need Adobe Acrobat Reader to view and save the eStatements, which are PDF files. If you do not have it, get the latest version for free at <http://get.adobe.com/reader/>.

Why do I have to enter my email address when I sign up for eStatements? When you sign up to receive eStatements, you'll receive an email to alert you that the latest statement is available for viewing.

How far back can I see my account statements in Online Banking? Once enrolled, accumulate up to 18 months of eStatement history. To view,

- Log in to Online Banking
- Click on the eStatements tab
- Under the eStatements/notices tab, you will find the statement history. You can click on "view" next to the statement date you wish to view. You may save this pdf file to your computer.

How do I get copies of my statements that are older than 18 months or prior to eStatements? To request copies of older statements:

- Log in to Online Banking – Send a secure message by clicking on "contact" in the top right corner of the page and then create a "new" message and submit your request. We can return your requested copy via the same secure message delivery; or
- Contact Customer Service 877-925-3030 Representatives are available Monday through Friday 8am to 5pm Central time. After business hours you may leave a voice message which will be returned the next business day; or
- Visit your local banking office

How do I know when my electronic statement is ready to view? We will send you an email notification when your statement is posted to Online Banking. You can view your statement at any time. This alert is available when you have opted to receive eStatements.

When will I start to receive my eStatements? Upon successful enrollment, you will receive eStatements from the next statement cycle onward. Every month, your statements will be delivered directly to your Online Banking account.

How can I save or print a copy of my eStatements? You can save or print a copy of your eStatements by clicking on the 'save' icon or 'print' icon on the top navigation bar of the adobe reader software.

If I am enrolled in eStatements, will I receive eStatements for my joint accounts? Yes. However, an eStatement can only be added to a single Online Banking account. If you wish for another party to receive a copy of your eStatement, you can set it up by accessing your eStatements tab in Online Banking. Select "Additional Recipients" and follow the setup steps. You will be required to provide the other party with the log in name and password that you establish. After that, you both will receive an email notification with a log in shell to retrieve your statement each month.

How do I update or change my designated email for my eStatements? Within your online banking account, under the eStatement tab, you will find a tab for email Settings. This will provide you with the ability to change your email address OR the security phrase you selected for your email notifications.

What is a Security Phrase? A security phrase is verbiage contained in email notifications that is associated with valid content from CIBM Bank. For example, in the subject line of your email, you may initially see "CIBM BANK ELECTRONIC DOCUMENTS". This original security phrase is set for our Retail customers that are pre-enrolled. If you have self-enrolled, you would have been prompted to enter your own security phrase.

Can I change my Security Phrase? Yes, within your Online Banking account, under the eStatement tab, you will find a tab for "EMAIL SETTINGS". This will provide you with the ability to change your security phrase.

How do I un-enroll for eStatements? Within your Online Banking account, select the eStatements tab and then select the "SignUp/Changes" tab. You may un-check the "Enroll all available accounts and document types shown" OR you may un-check the specific account or document that is currently enrolled. By un-enrolling, you will once again receive paper statements at the next statement cycle. You will also receive an email notification acknowledging a change was made. If you receive this email and did not process a change, contact CIBM Bank Customer Service at 877-925-3030 Monday through Friday 8am to 5pm Central time or your local banking office immediately.

How quickly will my request to un-enroll from eStatements occur? You should allow us 3 days prior to a statement cycle (which is generally at month end) in order for the signup/changes to take effect.

After I have un-enrolled, will I be able to view the historical eStatements that are previously available online? Yes, historical data will not be removed. You will continue to be able to access this information via Online Banking.