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What are eStatements?

eStatement are electronic version of all your credit union statements, these include: checking and deposit account statements, all installment loan notices, mortgage summaries held by Community Financial and all revolving credit lines including Visa, home equity and personal lines of credit. Detailed accounts of all transactions and balances can be viewed in PDF format.

How do eStatements work?

eStatements are made available through Community Financial's secure Internet Banking service, WebPB. To login to WebPB you will need a Remote Access PIN. This PIN was set when you opened your account but can be reset by calling (877) 937-2328.

Once you login to WebPB, you'll see a menu of options at the left; click on *eStatements*. On your first visit, you'll be asked to accept the **eStatement Agreement** and provide an email address. Each month you will be notified via email when your statements are ready for viewing online. It's that easy.

Is there a cost for eStatements?

No, eStatements and WebPB are available to members free of charge.

Will I still receive a paper copy in the mail?

Once you sign up for eStatements you will no longer receive paper statements and loan notices via the U.S. Postal Service.

Can I get a paper copy of my statement if I need it?

Yes, while your eStatements are available in printable PDF form, you may request a copy of any deposit statement, loan notice or credit card statement. A Statement Copy Fee may be charged as set forth by Community Financial's Fee Schedule.

Can I get my credit card statements via eStatements?

Yes, your credit card statement will be available in PDF format each month. Please note, you will no longer be mailed a loan payment notice or return envelope.

Are eStatements secure?

Yes, your eStatements are stored on the credit union's secure server and protected by your WebPB remote access PIN and 128-bit encryption. Community Financial is committed to keeping your account information secure; we constantly monitor our network and conduct regular security audits.

What do I need to view eStatements?

To receive, view, download and print eStatements all you need is a computer, modem, Internet access and an Internet browser that supports 128-bit encryption like Microsoft Internet Explorer version 4.04 or higher, or Netscape version 4.0 or higher. To view printable versions of your statements you'll also need Adobe Acrobat Reader version 4.0 or higher. <u>Download Free Adobe Acrobat Reader</u>

Can my eStatement information be exported to other programs?

Yes and no, eStatements in PDF form are not exportable to other programs. You can however export transactions as text files using WebPB and then import them into Microsoft Word or another money management program such as Quicken.

I'm an e-Club member; will I get eStatements?

Yes, eStatements are mandatory for e-Club accounts. All e-Club accounts will be converted to eStatements as of June 2007.

How do I change my password?

It is always a good idea to periodically change your password. Simply login to WebPB and click on *Personal Profile* in the left-hand menu. If you feel your remote access PIN has been compromised in any way, contact Community Financial immediately. We will take measures to secure your account. You may also have your PIN reset by calling our Service Call Center at (877) 937-2328.

What do I do if my email address changes?

You may update your email address by clicking on the *Change Email Address* link <u>within</u> eStatements. It is important to note, changing your email address within WebPB WILL NOT update your eStatement notification.

My family's accounts are householded for Member Rewards; can we sign up for eStatements? Yes, members who have agreed to householded one or more joint accounts to receive Member Reward benefits enroll ALL their accounts in eStatements. If one account is signed up, all linked accounts will be converted to eStatements and no statements will be mailed. Each member would then need to retrieve his/her eStatements via WebPB using his/her individual PIN. If your accounts are householded call (877) 937-2328 and a representative will help you link your accounts within WEPPB; this will allow you easier access.

When will my eStatements be available online?

All your statements will be made available as PDFs by the 10th of each month.

How long will my eStatements remain online?

You will have access to at least one year's worth of eStatements and prior year tax information.

How do I cancel eStatements?

To cancel eStatements all you need to do is tell us. Contact any office and we will discontinue sending you email notifications and resume mailing your statements via the U.S. mail.

If you have any further questions please do not hesitate to call Community Financial at (734) 453-1200 or (877) 937-2328 toll free.

Revised 12/28/20009