

# **eStatement**

## **Frequently Asked Questions**

**Q: What do I need to begin using eStatements?**

*A: In order to receive eStatements, you must have an Internet-capable computer with compatible web browser such as Internet Explorer or Chrome meeting the same requirements for accessing Home Banking via a secure Internet connection. You must also have a valid email address on file. You must also have a current version of Adobe Acrobat Reader to view your account statements. In addition, you must either have a printer capable of printing any eStatement, or you have the ability to save and display any such statements.*

**Q: How do I sign up for eStatements?**

*A. Simply log on to your Home Banking account and click eStatement. Once the eStatement disclosure displays, click on the “Agree” button at the bottom of the page to acknowledge that you understand and agree to the terms and conditions. Once you agree, you will be able to access eStatements whenever you log on to Home Banking by clicking the “eStatements” navigation menu.*

**Q: Can I have both paper and electronic statements?**

*A: No. You may have either paper statements or eStatements, not both.*

**Q: Will I still receive a Visa bill in the mail if I sign up for eStatements?**

*A: No. Once you enroll in eStatements, all your account statements, both periodic account statements and Visa statements, will only be available through Solano First’s Home Banking eStatement program.*

**Q: How will I know when my account statement is available for viewing?**

*A: We will send you an email notifying you when your current electronic statement is available for viewing and printing. This email notification will be sent to your email address on file. You may view, print and save any statements currently stored in your eStatement archive at any time.*

**Q: How many statements will be available for viewing?**

*A: You can view a rolling 24 months of account statements.*

**Q. I need a statement, but it is no longer available on the eStatement page. How can I get it?**

*A: You may obtain a paper copy of any statement upon request, even if you receive eStatements. Please telephone Solano First at (800) 422-6988 or (707) 422-1342 or stop by any of our branches. There is a fee for paper statement copies as indicated on the current Solano First Fee Schedule.*

**Q. If I decide to accept eStatements but change my mind later, can I go back to paper statements?**

**A:** *You may withdraw your consent to receive eStatements at any time. Because of conversion and printing lead-time, your notice of withdrawal of consent must be received by the 25<sup>th</sup> of the month in order to mail month-end statements; and if applicable, by the 7<sup>th</sup> of the month for Visa statements. To withdraw your consent to receive eStatements, please telephone Solano First at (800) 422-6988 or (707) 422-1342 or stop by any of our branches. However, there may be a fee for paper statement delivery. Please refer to our current Fee Schedule.*

**Q: Is there a cut off time for signing up and being able to view eStatements?**

**A:** *There is no “cutoff” time for signing up. Once you sign up and accept the eStatement agreement, your accumulated account statements are available for viewing. If you sign up after the statement cutoff date, 12<sup>th</sup> of month (or last business day before the 12<sup>th</sup>) for Visa statements and the last business day of the month for month-end statements, we may not be able to update your account in time to prevent mailing one more statement to you. Although rare, this situation may occur because of conversion and printing lead-times inherent to the printing process.*

**Q: If I enroll in eStatements on the last day of the statement cycle will I receive an eStatement or a paper statement?**

**A:** *If you enroll on the last business day of the statement cycle, you will be able to view eStatements including the current statement from the time you enroll; however, we cannot guarantee that you won't receive one more paper statement in addition to your eStatements because of conversion and printing lead-times.*

**Q: I accepted eStatements but I still received a paper statement. Will that continue?**

**A:** *If you enrolled after 4:30pm on the last business day of the month for month-end statements, or the 4:30pm on the 12<sup>th</sup> of the month for Visa Statements, we may not have had sufficient time to completely update your account for that statement cycle.*

**Q: What is the purpose of the View Status “envelope”?**

**A:** *The View Status column indicates whether or not you have opened the corresponding account statement. The unopened “envelope” indicates you have not opened the corresponding account statement for viewing. Once viewed and the page is refreshed, the status changes to “Viewed”.*

**Q: Why doesn't my “unopened envelope” change to “Viewed” after I open my account statement?**

**A:** *The View Status does not change until the page is “refreshed”. If using Microsoft's Internet Explorer browser, you can refresh the page by clicking the “Refresh (F5)” tool on your browser's address bar. Other options are available depending on the browser you are using.*

**Q: I am unable to view my account statement online and I have Adobe Acrobat Reader. What can I do?**

*A: There may be a number of reasons why you can't view eStatements, too many to reference here without narrowing the problem down. Some things that you can do before calling for assistance are: confirm that you have a working Internet connection, a current version of Acrobat Reader installed, and can access the eStatement site. If you are still unable to view your statements, contact an eBranch representative at (800) 422-6988 or (707) 422-1342.*

**Q: Why must I provide an email address to access eStatements?**

*A: Maintaining a valid email address on file provides us with another tool for informing you about your account actions including possible fraud or suspected misuse of your account. Maintaining a valid email address is also a prerequisite for enrolling in Home Banking and provides a timely method for informing you about specific account actions. Maintaining a valid email address on file is also essential so we can notify you when your account statement is available in eStatements, a regulatory requirement. We do not ask you for your personal information lightly. Please be assured that your email address is as confidential as your other account information. We will not sell or give it to third parties.*

**Q. Why does eStatements time-out periodically and force me to logon to Home Banking again?**

*A: We have instituted time-out functionality with eStatements. If the application senses no browser activity within the eStatement page (for example: page change, mouse click, etc) within 20 minutes, eStatements will automatically time-out. This is a security feature to prevent unauthorized individuals from viewing your account information in case you inadvertently forget to exit eStatements and leave your browser open. This security feature is present in all areas of Home Banking.*

**Q: How can I get a current version of Adobe Acrobat Reader?**

*A: Click on the "Get Adobe Reader" logo at the bottom of any eStatement page.*

**Q: Why must I have a printer capable of printing eStatements or the ability to save and display eStatements?**

*A: If you need to present a copy of an account statement, being able to print a copy could save you time and money. Likewise, being able to save a copy to your computer could allow you take advantage of email or fax capabilities instead of using regular mail.*