



## e-Statements Frequently Asked Questions

### **1. What are e-Statements and how can I get them?**

E-Statements, or electronic statements, replace your paper statements where you can download, save, or print your statement image at your convenience. There is no charge to receive e-Statements for your Fremont Bank checking.

### **2. Where do I view my e-Statement?**

You view your e-Statements within your Personal Online Banking account. Sign into Personal Online Banking, then select the View Accounts tab. Choose your Checking account, and then click on the **e-Documents tab**. Here you will see a link to your e-Statements.

### **3. How do I view my e-Statements?**

To view your e-Statements you will need Adobe® Acrobat Reader® (version 4.0 or higher). Many computers have an Adobe Reader installed, but if you do not have it, the basic software is available for free directly from Adobe's website <http://www.adobe.com/products/acrobat/readstep2.html>.

### **4. Will my online e-Statement look the same as the printed statement?**

Yes, and it will contain all the same information.

### **5. What Web browsers can I use to access my e-Statement?**

We recommend that you use either Microsoft® Internet Explorer 4.0 or higher or Netscape® Navigator 6.0 or higher. Online banking does not support the Firefox rendering engine within Netscape Navigator 8.0. As such, customers using this browser will need to use the Internet Explorer rendering engine within the Netscape 8.0 browser.

### **6. How will I be notified that my e-Statement is ready?**

You will be notified by email. The designated email for the primary account holder will be used in all cases.

### **7. Can I have e-Statement delivery for more than one account?**

Yes. You can choose electronic delivery for all your eligible accounts during your initial enrollment or at any time.

### **8. Can I combine all of my Checking accounts into one monthly statement?**

Yes, you can combine your Checking and Savings accounts, as long as the account ownership on all accounts is the same. For example, if you are the sole owner of one account, but are a joint owner on a second account, you cannot combine both accounts because the ownership is not identical. To combine your monthly statements, contact our customer service at [onlinebanking@fremontbank.com](mailto:onlinebanking@fremontbank.com) or (866) 222-6304.

### **9. How much will e-Statements cost?**

Nothing, the service is free to Personal Online Banking subscribers.

**10. Can I cancel the monthly email that my current statement is available?**

No, the email is sent for your security and protection.

**11. If I close my account, how will I get my statement?**

Your last statement will be mailed to you in paper format.

**12. Will joint account holders also be able to view e-Statements online?**

Yes.

**13. What if I can't access my e-Statement?**

Please contact our customer service at [onlinebanking@fremontbank.com](mailto:onlinebanking@fremontbank.com), or call (866) 222-6304.

**14. What if I need to see older statements, will fees apply?**

In some cases, additional fees may apply to get copies of older statements. Please see our Deposit Account Agreement.

**15. Will I continue to receive paper copies of my statement if I sign-up for e-Statements?**

Paper statements are no longer sent to you when you enroll in e-Statements. If at any time, you decide to begin receiving paper statements again, contact our customer service at [onlinebanking@fremontbank.com](mailto:onlinebanking@fremontbank.com) or (866) 222-6304.

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

Once you've opened your e-Statement, you can save it using the small disk icon on the toolbar of your Adobe Acrobat Reader software. Provide a name for the file using a .pdf extension. Select a name that will help you remember which statement the file contains (e.g. CheckingNov2003.pdf)

**17. I receive statements with check images. Will my e-Statement include check images?**

Yes, you can view your check images within your e-Statement with Fremont Bank.

**18. What if I change my mind and want to get paper statements?**

You can cancel the e-Statement service at any time, and get a paper statement mailed to you again.