

Meramec Valley Bank - Electronic Statement FAQ

1) What types of accounts are E-Statements available for?

E-Statements are currently available for all checking, savings, or money market accounts.

2) How do I sign up for electronic statements?

Are you enrolled in Internet Banking? If not, you need to start by enrolling in Internet Banking. When you have access to Internet Banking, you can proceed to sign-up for E-Statements.

3) Can I receive an electronic statement and one in the mail?

By enrolling in E-Statements, you may print or save your statements to your computer. E-Statements are available for two years, but you will no longer receive a paper statement.

4) I want to know more about your Internet Banking security or how to use it.

Protecting your account information is a top priority. Our systems are highly secure with many safety features, but the most important thing is to have a good password, keep it secure, and be sure to have anti-virus software updated on your computer. We also have more information on how you can protect yourself and how to use Internet Banking on the Education Center on our website. <http://www.onlinebanktours.com/oec/index.php?BID=327>

5) I'm confused about what I need to do next or what I need to click on.

Let me help you. Are you on-line now? What screen are you on? I'll walk you through.

6) What is an E-Statement?

An E-Statement is an electronic version of your periodic statement available through Internet Banking. An E-Statement contains the same information as your paper statement, in the same format and is presented as an Adobe® Portable Document Format (PDF) file that you can view, print or save at your convenience.

7) How do I view my cancelled checks and statements?

Both checks and statements are available in Online Banking.

To view your checks: In the "Accounts" section, click on "History", then locate the transaction and click on the underlined description link (Check or Deposit).

To view your statements: In the "Accounts" section of Internet Banking, go to "E-Statement" on the left hand menu. Then select the account and the statement you wish to see.

8) How much do E-Statements cost?

Internet Banking and E-Statements are free.

9) After enrollment, when will I receive my first E-Statement?

The statement date for E-Statements is always the last day of the month. This may be a change from your current statement date. After you sign-up for E-Statements, you will have access to all previous statements for the last two years. Depending on when you sign-up for E-Statements, you may get one more paper statement. We will send an email notifying you when your E-Statement becomes available each month.

10) How far back can I access my E-Statements?

Each E-Statement, including any legal notices about your Account which are provided electronically as part of your statement, will remain available for at least two (2) years. You may also print the statements or download to your own system as needed.

11) What software do I need to view E-Statements?

Your E-statements will be delivered as an Adobe® Portable Document Format (PDF) file. To access and retain a PDF file, you need the free Adobe® Reader® (version 6.0 or higher).

12) Will E-Statements have the same information as paper statements?

Yes, an E-Statement contains the same information as your paper statement, including images of cancelled checks.

13) Can my joint account holder view the E-Statements?

Yes, as long as the joint account holder has access to Online Banking.

14) How can I change the email address that my E-Statement notification is sent to?

You may change your email address in the “Services” section of Internet Banking. Click on “Change Info”; then scroll down to “Primary Email Address”, enter your new Email address and click Submit.

15) How will I know when my E-Statement is available?

We will send an email reminder (to the email address you provided to us) notifying you when your E-Statement becomes available, normally at month-end. Email notification is automatically enabled when you sign-up for E-statements.

16) If I don't receive or if I delete my email notification, can I still view my E-Statement?

Yes, just log in to Internet Banking. In the “Accounts” section of Internet Banking, go to “E-Statement” on the left hand menu. Then select the account and the statement date you wish to see.

17) Do I have to get an email notification?

Yes, we are required to notify you when your statement is available. Some accounts may receive more than one notification but there is no way to distinguish or separate.

18) Can email notifications be sent to multiple email addresses?

Email notifications can be sent to both owners of joint accounts.

19) Why didn't I receive my E-Statement notification for this period?

An incorrect email address or email filter could be the issue. To confirm we have the correct email address for you, log in to Internet Banking, go to the “Services” menu and select “Change Info”. If the email address is incorrect, please update your email address. If the email address is correct, your email filter may be blocking emails sent from our email address. If so, please adjust your filter or junk mail settings to allow emails coming from @Meramec Valley Bank. This should allow you to receive E-Statement notifications from us.