E-STATEMENT – FAQs

PRODUCT INFORMATION

What are e-Statements?
E-Statements are a paperless alternative to traditional paper statements. Instead of receiving paper statements in the mail, you will be able to view your statements via the Internet through Personal or Business Online Banking.

Will e-Statements look the same as my paper statements?
Yes. The e-statements will look identical to printed ones and will contain all of the same information.

How much do e-Statements cost?
Nothing, e-Statements are free!

Why would I choose to receive e-Statements?
- Faster – No more waiting for U.S. mail delivery
- Convenience – Eliminate the need to file old statements. Each month's e-Statement is archived for 12 months online, so they are ready to view when needed
- Environmentally Friendly – Go Green! E-Statements reduce the paper used for your statement, images and the mailing envelope
- Safety and security – e-Statements reduce the threat of mail theft and identity theft

Are e-Statements secure?
Yes, you will use your same User ID and Password to sign into your Personal or Business Online Banking account, making all information available only to you and your authorized users. Data is encrypted as it travels to and from your computer. Encryption is accomplished through a 128-bit "Secure Sockets Layer", which is the standard for data encryption on the Internet. This means unauthorized individuals are less likely to decipher your sensitive financial information.

What is my password?
e-Statements are accessible via Personal or Business Online Banking, and that is the only password you need.

What if I currently have my paper statements held at a branch rather than mailed?
After you enroll for e-Statements, your paper statements will no longer be printed. Therefore, nothing will be held at a branch office.

E-STATEMENT – FAQs

ENROLLMENT

<u>How do I sign up for e-Statements?</u>
Signing up is easy! Simply complete the Agreement and Disclosure form and return it to any Frontier Bank branch office. The Agreement and Disclosure form is available online. Follow these steps:

- Log in to your Online Banking through www.frontierbank.com
- Click on the "Other Services" option tab at the top of the page
- Click on the Agreement and Disclosure
- Print, read, and complete the Agreement and Disclosure and then either drop it off or mail it in to any Frontier Bank branch office

<u>Will I need anything special on my computer for e-Statements?</u>
Yes, you will need Adobe Reader® version 6.0 or higher in order to view the Agreement and Disclosure as well as your e-Statements. If while enrolling you notice that you do not have the necessary program, you can download it free of charge at www.Adobe.com.

<u>Which types of accounts are available for e-Statements?</u>
Checking, savings, or money market accounts are available to receive e-Statements. Also, if you have a Certificate of Deposit (CD) combined with one of your checking, savings, or money market account(s) they will be included too.

<u>Which account number do I need to list on my Agreement and Disclosure?</u>
You will need to list <u>every</u> checking, savings, and money market account that you would like to have enrolled for e-Statements. If an account number is not listed on your completed Agreement and Disclosure, it will not be converted to an e-Statement.

<u>Who will need to sign the Agreement and Disclosure?</u>
If you are a

- <u>Personal Customer</u> – All joint account holders that wish to view e-Statements must sign
- <u>Business Customer</u> – Only one authorized signer is required

<u>How will I know that I have been successfully enrolled to receive e-Statements?</u>
Watch your email inbox for a message from Frontier Bank. The email will instruct you to sign in to online banking and use the Message Center. Within the Message Center, Frontier Bank will post a message confirming the status of your e-Statement enrollment.

How do I access e-Statements within online banking?
After you sign in to online banking, click "VIEW STATEMENTS" in the *Account Summary* menu.

E-STATEMENT – FAQs

<u>How do I read messages using the Message Center within Online Banking?</u>
To check the online banking Message Center for new messages from Frontier Bank, you will need to sign into Online Banking. Click the menu option "Message Center", and "View Messages".

AFTER ENROLLING

<u>How long will it take for me to be successfully enrolled and receive my message in the Message Center?</u>
Just a few days. Your completed Agreement and Disclosure must be received at least 10 working days before your regularly scheduled statement date. If not, e-Statements may not begin until the following statement date.

<u>When can I view my e-Statements?</u>
E-Statements should be available online within 2 days of your regular statement date.

<u>How will I know when my e-Statement is reading for viewing?</u>
You will sign into your Online Banking as usual, and click "Account Summary". From the options found on the left hand side of the screen, click "View Statements". On the "View Statements" page, you will be able to select which statement you would like to view via the "View Statements" drop down menu.

<u>What if I try to view my e-Statement and one of these messages appears instead?</u>
If the message reads:

- <u>"Session Cookie Support must be enabled in your browser</u>" – You will need to change your browser to accept Cookies from this site. For directions on how to do this for your specific browser, please go to http://www.google.com/cookies.html.
- <u>"No Documents Found"</u> – This could be due to one of the following:
    1. You are enrolled for e-Statements, but your first statement is not yet available for viewing
    2. The account that you selected from the drop down list is not enrolled for e-Statements or it is a sub account under a different account number. The lead account is the account that appears first on your combined statement, and that is the selection you should make from the drop down list.

<u>What if I can't find all of my accounts listed under the drop down menu?</u>
Contact your branch to request that the missing account be added.

<u>What if I have several accounts combined on one statement?</u>
If you have combined accounts then select the account that normally appears first on your statement from the "View Statements" page. This will allow you to see all of the accounts that are combined into one statement.

E-STATEMENT – FAQs

How will my account names appear in the "View Statements" drop down menu?
Your account names will appear in this drop down menu just as they do in all of the other locations in Online Banking. For instance, if you have an Account Alias for your accounts, that alias will appear as a selection.

> **Example:** If you renamed your checking account in Account Alias as "My Checking" that name will be displayed

What if I had check images with my printed statements?
E-Statements are an exact replica of printed statements. If you receive check images with your printed statement, they will automatically be included with your e-Statements.

What if I need a printed copy of my statement?
e-Statements can be printed using the print icon on the Adobe Reader toolbar. You may also request a statement reprint be mailed to you by selecting the "Reprint Statements" option in online banking or call (888) 779-4801 (toll-free) during business hours posted on www.frontierbank.com.

What if I need a printed copy of a check image?
If you receive check images in your statement, you may print a copy of your e-Statement. Also, individual check images are available in the transaction detail in online banking.

How long will I be able to view an e-Statement?
Once an e-Statement has been made available, you will be able to view it for 12 months.

How do I save an e-Statement on my own computer?
While viewing your e-Statement click on the Adobe Acrobat Reader® save icon which is located next to the printer icon. After clicking on the save icon, you can save your
e-Statement on your local computer.

Will I still receive paper mailings from Frontier Bank?
Yes, there are a few items that will still be sent through the mail. For example, Overdraft and Nonsufficient Funds notices will continue to be printed and mailed via the U.S. mail.

Can I receive BOTH paper statements and e-Statements?
No, you can only receive paper statements or e-Statements. If you prefer to keep a printed copy, simply print your e-Statement.

What if I no longer wish to receive e-Statements and would like to return to paper statements?

E-STATEMENT – FAQs

If you wish to discontinue receiving e-Statements, you must notify Frontier Bank by contacting us either in person, by phone or in writing.

<u>How do I report an error on my e-Statement?</u>
Please read page two of your e-Statement for instructions.