

eStatements Frequently Asked Questions

General Information

1. Q. How do I enroll in eStatements?
 - A. Simply log into your Internet Banking account and select the 'eStatements' tab at the top of the page.
 - 1) **Account(s) and Document Enrollment** . The default selection for enrollment is "All available Documents for all active accounts." If you would like to receive electronic statements for only certain accounts, click on **Details** and select the accounts in the list for which you'd like to receive eStatements. Accounts that are not selected will continue to be sent to you as paper documents.
 - 2) **Please review the following email address.** It is very important that we have a valid email address on file to notify you of your statement availability. You must provide an email address and you must notify us of any changes in your email address in order to continue to be sent electronic statements.
 - 3) **Please enter a security phrase to be displayed on all valid emails sent from this site.** The security phrase should be a phrase that is original and easily recognizable by you. This phrase will be displayed on email notifications regarding eStatement. If the phrase does not appear on the notification email, it may not be legitimate.
 - 4) **Please enter the enrollment passcode in the field immediately below.** To see the passcode, you will be required to "click here" at this enrollment step. The passcode entry is required to test your ability to retrieve and view the electronic statement format.
 - 5) **Electronic Statement/Notice Delivery Disclosure of Terms and Conditions.** Be sure to read all disclosures and terms related to eStatements. You may click on the **Print Disclosure** link at the bottom of the page to print a copy for your records.
 - 6) **Click to see a sample document.** Click this link to view a sample statement.
 - 7) **I agree to the listed terms.** Once you have read the disclosures AND tested the delivery method, check this box and click **Enroll Now**.
2. Q. How many months of past eStatements can I access at a given time?
 - A. Once you enroll in eStatements, your electronically delivered statements and any images normally included in your statement, may be viewed for up to 18 months through the notification email or the eStatement tab when you are logged into Internet Banking. Statements produced prior to enrollment in eStatements or Internet Banking will not display. You may save or print your statement for your records. Additionally, a "text only" version of your statement (no images included) will also be available via the main account menu, as an option, to view, print or save in PDF, text or HTML format.
3. Q. Is there a fee to receive my eStatements?
 - A. There is no fee for eStatements.
4. Q. Must I be enrolled in Internet Banking to receive eStatements?
 - A. Yes. You must have an Internet Banking account in order to elect to receive eStatements. Visit jacksoncountybank.com to sign up for FREE Internet Banking, or see any of our Personal Bankers or branch personnel.
5. Q. Is it required that I provide a valid email address in order to sign up and to access my eStatements?
 - A. Yes. It is very important that we have a valid email address on file to notify you of your statement availability. You must provide an email address and you must notify us of any changes in your email address in order to continue to be sent electronic statements.
6. Q. How do I update my current email address?
 - A. You may change your email address when you log in to Internet Banking by choosing **Options > Personal**, or by choosing **eStatements > Email**. Internet Banking will prompt you every three months to review and validate your current email address as well.

7. Q. Which accounts are eligible for eStatements?
A. You may enroll any of your checking and/or savings accounts that you are able to view through Internet Banking.
8. Q. Can I have an eStatement for one of my accounts and have paper statements for the other accounts?
A. Yes. The default selection for enrollment is “All available Documents for all active accounts.” If you would like to receive electronic statements for only certain accounts, click on **Details** when you initially enroll and select the accounts in the list for which you’d like to receive eStatements. If you’d like to change your selection later, click **eStatements > Documents and Settings** to make your changes. Accounts that are not selected will continue to be sent to you as paper documents.
9. Q. Will my eStatement look the same as my paper statement?
A. Yes. Your eStatement will appear the same as your paper statement.
10. Q. Is my eStatement considered an ‘official’ statement and could I use it for tax or record keeping?
A. Yes, eStatements are no different than your paper statement. Please consult with your accountant about any tax-related questions.
11. Q. I currently have paper statements mailed to my home, and also to my tax accountant (who is listed as my alternate address). Once I choose to receive eStatements, does this also ‘turn off’ the paper statements being mailed to my alternate address?
A. Yes, when you enroll an account in eStatements it will turn off any paper statements for that account. You may, however, add an additional recipient to the eStatement. After you’ve enrolled in eStatements, click on **Additional Recipients**. Here you may assign an additional recipient a Username and Access PIN. You must provide their email address and then assign which documents you’d like them to receive. They will have access to the eStatement by secure email only, and not through your Internet Banking account. Be sure to read the disclosures regarding your responsibilities if you assign an additional recipient.
12. Q. What happens if the ‘additional recipient’ user locks themselves out of eStatements?
A. If you have set up an additional recipient, and they lock themselves out of eStatements by entering incorrect passwords, you can log into Internet Banking and click on **eStatement > Additional Recipients > Edit** to set a new password for this recipient.
13. Q. How will I know when my eStatements are available?
A. An email notification with your security phrase in the subject line will be sent to you, notifying you that your statement is ready to view. The email will include a PDF attachment. You may access your statement either by 1) clicking on the attachment to bring up a secure login portal, which you then log into with your Internet Banking ID and password; or 2) log directly into Internet Banking and click on **eStatement > Statements and Notices**.
14. Q. Will I have access to my statement sooner if I elect to receive eStatements versus paper statements?
A. Absolutely! Your eStatements will be available soon after your statement is prepared, so you no longer need to wait for mail delivery.
15. Q. How do I “turn off” my paper statements?
A. Once you have successfully enrolled in eStatements, delivery of your paper statement for the accounts that you have indicated will stop automatically.
16. Q. Can I receive both paper statements by mail and eStatements?
A. You can receive paper or eStatements, but not both.
17. Q. What should I do if I have questions about how to use eStatements?
A. Assistance is available in several ways. You may submit a secure email through Internet Banking by clicking the “contact” option, call us at 715-284-5341, or stop in, and a Personal Banker would be happy to assist.

18. Q. I would like to balance my checkbook against my eStatement. Will I encounter any time expiration issues, and if so – can I adjust the settings for ‘timeouts’?

A. For security purposes, the timeout period for inactivity within Internet Banking is restricted to ten minutes. However, once you have downloaded the PDF statement to your computer there is not a timeout feature associated with the document.

Technology

1. Q. What software do I need to view and print my eStatements?

A: To receive your statements electronically, you will need access to a computer capable of satisfying the minimum browser requirements for internet banking. To determine if your computer satisfies those requirements, select the "Test Browser" option, which is located in the Jackson County Bank Internet Banking login page. Supported Browsers include the current and prior major release of Internet Explorer, Firefox and Safari on a rolling basis. Each time a new version is released, the new version will be updated and support will cease on the third-oldest major version. (128-bit encryption is needed for all browsers.)

You will also need Adobe Acrobat Reader (tm) version 6.0 or higher in order to view your electronic statements. Additionally, you will need access to a printer or the ability to download and archive the document to your computer in order to keep copies for your records.

2. Q: Can I open my eStatement with my mobile device?

A: You cannot access eStatements through the Mobile App or Web Mobile; nor can you access your eStatement by logging into the PDF attached to the email notification. Although we do not support accessing eStatements through your mobile device, you may be able to retrieve your eStatement by logging into the traditional Internet Banking site using a browser and PDF reader.

3. Q: Are online statements secure?

A: Internet Banking and eStatements use encryption as a strong tool to keep your financial information safe. Encryption is a method that encodes information as it is being transmitted. It is then decoded with the proper key when it reaches its destination. Although it may sound simple, it secures information in a very sophisticated manner.

4. Q: Can I save a copy of my eStatement to my computer?

A: Yes, online statements can be downloaded and saved to your personal computer.

5. Q: How do I print a copy of my eStatement:

A: Open the file to display your eStatement, and then click on the printer icon within Adobe Reader.

6. Q: Can I forward the PDF of my statement to someone else?

A: You have the ability to forward your eStatement in the same manner you'd forward any other file; **HOWEVER, we do not suggest emailing your statement or saving it to a public computer of any kind. If you download and save your eStatements, be sure to keep them secure.**