



## *e-Statement FAQ*

e-Statements are accessible through home banking. You must have a home banking log-in in order to access your monthly online statement.

- ***How to register for Home Banking***

If you have a telephone banking password, please select the "New User link on the upper right hand corner of our home page. If you do not have a telephone banking voice pin number, you can set up your pin by calling 304-363-6237 Option 1 and follow the prompts. *\*Please note that after you register for telephone banking, it may take up to two business days before you are able to self register for home banking.*

The following information will be requested during the registration process: account number, SSN, email address and your telephone banking Voice Pin number. If you are unable to resolve any issues, please contact our Member Service Department at 304-363-5320 Option 1 or toll free at 1-877-360-3328.

A link to the statements will appear on the account summary screen for the primary account owner log-in. If you wish to receive electronic statements then click on the link and enter their first name, last name and email address.

*\*Note: Electronic statements are only available from the point of registration forward.*

- ***Do I have to receive e-Statements if I have home banking?***

No. If you do not complete the registration for eStatements, you will continue to receive a paper statement in the mail.

- ***Can I view my e-Statement if I am not the primary account holder?***

No. The link to view eStatements is not available to joint owners. If the primary account holder is not currently registered for home banking, he or she must register to receive eStatements.

- ***How can I view my child's statement online?***

Because the child is the primary account holder, he or she must be registered for home banking in order to receive eStatements.

- ***I am a business owner. Can I still view my statement online?***

Yes. If your business has a Tax ID number and appears first on the account, it will need to be registered for home banking in order to view eStatements. If your account is a DBA and was opened using your social security number instead of a Business Tax ID number, the eStatement will be available within your personal home banking account.

• **Can I receive a paper statement in the mail in addition to my e-Statement?**

No. However, if you prefer to keep a paper copy of your statement on file, your e-Statement can be printed for your records.

• **Will I still receive my end of the year tax forms in the mail?**

No. These forms will be included in your December e-Statement which will be available in January.

• **Once I have registered for e-Statements, can I cancel them and begin receiving a paper statement again?**

Yes. You can cancel your e-Statement by clicking on the Services tab within home banking, followed by register/unregister for e-Statements. You can also cancel within e-Statements by clicking on the Change Registration Information link. Choose "To Opt Out of e-Statement Notifications" from the menu.

**General e-Statement Frequently Asked Questions**

• **What happens if I change my e-mail address?**

To avoid a delay in receiving your e-mail notifications follow the instructions below:

1. Log on to Home Banking with your User Name and Password.
2. Click on the e-Statement link.
3. Click on Change Registration Information.
4. Choose the "Change Email Address" option.
5. Enter new e-mail address.
6. Choose submit.

You may view your e-Statements online even if you did not receive e-mail notification due to a change or incorrect e-mail address by clicking on the "e-Statement" icon and logging on.

• **How often may I view my e-statement?**

Once you have received your initial electronic statement that statement as well as all future electronic statements may be viewed. The statements are stored in e-Statements for a 12 month period. The prior statements that you received via postal mail cannot be viewed online. If you need a copy you may contact Fairmont FCU's Member Service department at 304.363.5320 Option 1, statement copy fees apply.

• **What if I no longer wish to view my account statements electronically?**

1. Log in to Home Banking with your User Name and Password.
2. Click on the e-Statement link.
3. Click on Settings.
4. Choose the "Discontinue/Resume Accounts" link.
5. Choose the account that you no longer wish to receive electronic statements and press "Discontinue".

If you are unable to discontinue this service on your own, you may contact Fairmont Federal Credit Union in the following manner: Mail: Fairmont Federal Credit Union, Attn: Member Services, PO Box 2139, Fairmont WV 26555-2139

Phone: 304.363.5320 Option 1.

Toll Free Outside local calling area: 1.877.360.3328 Option 1.

• **When I click to view my e-Statement, it opens a blank window real quick, then closes and doesn't show my e-Statement.**

You may have a pop-up blocker installed that needs to be disabled in order to view e-Statements. If you have installed Windows XP Service Pack 2, this Service Pack updates Internet Explorer with a built-in pop-up blocker that is turned on by default. To turn it off, click on Tools in the menu bar, then select Pop-up Blocker, then select Turn Off Pop-up Blocker. You should then be able to open your e-Statement. After you have viewed your e-Statement you can turn the pop-up blocker back on if you wish.

• **Do I need any special software to use the e-Statement service?**

If you have Adobe Acrobat Reader on your computer, you're all set. If you do not have Adobe Acrobat Reader, go to [www.adobe.com](http://www.adobe.com) to download your free version.

• **Does it matter if I use Microsoft Internet Explorer or Netscape Navigator to access the Internet?**

Microsoft Internet Explorer version 5.5 or higher is the preferred browser for accessing this application. Netscape Navigator users have experienced some challenges. If you choose to proceed with Netscape Navigator, first click this link for instructions on configuring Netscape to read PDF files in Windows. If you use Macintosh, click here.

• **Can I use the e-Statement program through Web TV?**

The Web TV service does not enable access to e-Statements.

• **Do I have to be registered for Home Banking or Bill Payment services in order to view e-Statements?**

It is necessary to have Home Banking to view e-Statements but you do not have to be registered for Bill Payment. You must, however, have a valid email address to register and use the service.

• **How can I register my account for e-Statements?**

Simply click on the e-Statement link for the account you wish to register and enter your first name, last name and email address.

• **Why don't I see a link to my statement?**

Home banking must have a valid email address on file in order for the e-Statement link to be available. To enter your email address click on the services tab then the Change Email Address link. Enter your email address and click on continue - click continue again. It will be necessary to log out then log back in before the e-Statement link will be available.

• **How will I know when I can view my statement?**

You will receive an email notification whenever a new statement is available for viewing. If the statement is not viewed within a certain time frame, a reminder email will be sent as a follow up.

• **Can I print my statement out?**

You can print your statements, and you can also save them to your hard drive, diskette, or CD.

• **What if I have multiple account numbers?**

You can link your account numbers together in the e-Statement application, as long as the accounts have the same primary Social Security Number. Upon registering for the first account, the system will automatically prompt you to link accounts, if you have other accounts on file. Once you have linked your accounts, all of your statements will be available to you with a single log in. If you open another account with your financial institution at a later time, you can link that account by selecting "Change Registration", and then choosing "Link Accounts".

• **I got an error message while trying to view an e-Statement.**

It says "There was an error processing a page. A font contains a bad CMap/Encoding". What does this mean? You are using an old version of Adobe Acrobat Reader, and need to upgrade to version 4 or higher. Adobe recommends that you first uninstall any older version of Acrobat Reader prior to installing the updated version. Once this has been done you should be able to view your e-Statements with no problems. Click here to get the latest version.

• ***What do I do if I'm having trouble viewing my statement?***

Recent changes to your operating system software such as upgrades, downloads, and/or system enhancements can affect your PC's ability to connect with secure sites, including our e-Statement site.

We recommend trying the following steps:

- Verify that you are current on all Windows Updates. From the Start menu, click on Windows Update, and download recommended updates and patches, then shut down and restart the computer.
- Un-install and re-install Adobe Acrobat Reader. [Http://www.adobe.com/products/acrobat/readstep2.html](http://www.adobe.com/products/acrobat/readstep2.html)
- Ensure that you are using the most up to date version of your browser.  
For Internet Explorer (recommended) - <http://www.microsoft.com/windows/ie/default.asp>  
For Netscape Navigator - <http://channels.netscape.com/ns/browsers/download.jsp>  
Other browsers are not supported for this application.
- If you are a Netscape Navigator user, be sure that you have configured Netscape to read PDF files.