

# Central National Bank E-Statements

## Frequently Asked Questions

- How will I know when my statement is ready to be viewed online?
  - The bank will send you an e-mail each statement cycle. The e-mail will inform you that “Your Statement is Attached”. Open the e-mail attachment, make sure your security phrase appears on the login form, then log in using your Online Banking user ID and password. NOTE: and you will see the login screen below. Use your Online Banking ID and password and click the “Login” button to access your statement.
  
- Can I save my E-Statements?
  - Once you have opened your E-Statement, you can save it by selecting the “Save a Copy” button located in the toolbar of the Adobe Acrobat Reader software or by going to File - Save. You will need to select a location and provide a name for the file. We recommend including a date in the file name to help you remember which statement the file contains (i.e. CheckingJan2006).
  
- Can I print my E-Statements?
  - Once you have opened your E-Statement, you can print it by selecting the “Print” option under the “File” menu, or by selecting the “Print” button on the Adobe Acrobat Reader toolbar.
  
- How do I view my E-Statements through Online Banking?
  - Login to Central National Bank Online Banking as normal. Select “E-Statements”. Select the “Statements and Notices” option from the E-Statements menu. Select the account to view from the pull down menu next to the “View Statement/Notices For” field. The system will display a list of documents available for the selected account. Click the “View” link next to the document you would like to view.
  
- How long will online documents be available for viewing?
  - The previous 12 months of statements and previous 30 days of notices will be available to you to print or view anytime.
  
- Can joint account holders view documents online?
  - While only one Online Banking ID per account can receive or view the online documents for security purposes, the Online Banking customer that has subscribed to the account can specify that other users receive the documents via e-mail by setting up the additional users through the “Additional Recipients” function within the E-statements application. Read the ‘Adding Additional Recipients’ section of the E-Statements User Guide for instructions on how to do this.
  
- Will I receive check images with my E-Statements?

- If you already receive check images in your statement, then you can view them in your E-Statement as well. When logging in to view your E-Statement, make sure you check “Include check images with my document if they are available”.
- Is there functionality included that will allow me to reconcile my monthly account balance?
  - Yes. Login to Central National Bank Online Banking as normal. Select “E-Statements”. Select the “Recon” option and the step-by-step wizard will help you reconcile your monthly account balance.
- What software do I need to view the E-Statements?
  - You will need Adobe Acrobat Reader version 6.0 or higher. If you do not have this software, you may download it free from Adobe by visiting [www.adobe.com](http://www.adobe.com).
  - You should also use an internet browser that includes 128-bit encryption. Any of the latest browsers support this.
- What should I do if I cannot access my E-Statements?
  - Please contact the Central National Bank Online Services Department at 1-888-262-5456 or [info@centralnational.com](mailto:info@centralnational.com) for help.
- What do I do if I do not receive my confirmation e-mail?
  - Make sure the e-mail address set up on your account is correct by logging into Online Banking, clicking on E-Statements, then clicking on Email.
  - If you have a spam filter, check to see if it may have been caught in it.
  - If you followed the above steps and still have not received a confirmation e-mail, please contact the Central National Bank Online Services Department at 1-888-262-5456 or [info@centralnational.com](mailto:info@centralnational.com) for help.
- What do all of the E-Statements menu options do?
  - Statements and Notices
    - This option allows you to view past documents in a .txt (text), .pdf, or .html format. The “Statements and Notices” screen that is displayed when this option is selected will accommodate up to 50 documents at one time. It also has paging navigation available in case you have more than 50 documents.
  - Documents and Settings
    - This option allows you to maintain your E-Statement settings. You can add or remove accounts and documents using this option. Your accounts will be displayed as a list in a parameterized, masked format so you can easily identify the different account types.
  - Additional Recipients
    - This option allows you to designate additional recipients for your statements and notices. You may specify anyone you would like to be an additional recipient.
  - Disclosures

- This option allows you to view E-Statement enrollment confirmation disclosures for acceptance and consent.
- E-Mail
  - This option allows you to view or change the e-mail address where all of your documents are being sent. You can also view or update the security phrase for documents e-mailed to customers.
- Recon
  - This option provides you with an online tool to reconcile your checkbook to your E-Statement.
- What are E-Statements?
  - An E-Statement is an electronic version of the paper statement or notice you currently receive. E-Statements are delivered by e-mail.
- Are E-Statements secure?
  - Yes. Statements and notices are delivered as a “shell” PDF document without any of your confidential data. Once you log into E-Statements, your ID and password are authenticated and the statement data is sent to you via secure 128-bit SSL encryption. Along with your current Central Online Banking ID and Password, E-Statements uses a security phrase. This phrase is specified by you and is shown on all E-Statement correspondence. This helps you know that the e-mail originated from Central National Bank and helps guard you against phishing attempts.
- Will I still receive my paper statement by U.S. Mail?
  - E-Statements eliminate the need to mail a paper statement. Once you’ve enrolled for E-Statements, you will receive your next statement by U.S. mail AND by e-mail. From then on, you will only receive your statements and notices by e-mail. If, after you are enrolled in the E-Statements program and without withdrawing your consent to electronic delivery of E-Statement documents, you would like to obtain a paper copy of a statement or notice you can contact Central National Bank. The Bank’s normal research fees will apply to the generation of paper copies of statements and notices.
- Does it cost to use E-Statements?
  - No, signing up for E-Statements is FREE!
- How do I sign up for E-Statements?
  - View the ‘How to Sign Up’ section of our E-Statements User Guide.