

Receiving bank and investment account statements and other documents online instead of in the mail can have benefits — including convenience, less clutter, and less garbage.

Below are four reasons why electronic statements, or “eStatements,” provide solutions to your financial problems.

### **Convenience at Your Fingertips**

When you switch to eStatements, you’ll get a secure, convenient and environmentally friendly way to access your monthly statements. You can view your last 18 months of statement history by logging on to Online Banking. View your statements 24-hours a day from anywhere with internet access and download and save your statements to view whenever it is convenient for you.

### **No Worrying or Waiting**

No more waiting for your statements to be delivered in the mail. eStatements are usually quicker than waiting for paper statements to arrive. Plus, your bank will inform you by email the day your statement is available.

### **Safer Than Paper**

An eStatement can’t be stolen from your mailbox, delivered to the wrong house, or taken from your trash. Plus, eStatements are protected behind layers of Online Banking security.

### **No Clutter, Less Hassle**

Consider eStatements as your no charge way of filing and accessing your statements. You no longer have to bother with opening, categorizing, and filing paper statements each month. Plus, retrieval is easy for those times when you need to provide statement copies for financial or tax reasons.

### **If you make the choice to switch to eStatements, make sure you know how to manage them safely:**

1. Don’t just wait for your eStatement each month. Continuously monitor your online account through your computer or phone. This way, there will be no surprises at the end of the month.
2. Keep a well-organized record of your payments. Go digital by making a computer spreadsheet with your accounts in rows with the months in columns across the top.
3. Most importantly, make sure your computer is secure and change your passwords regularly.
4. If you want to retain statement copies longer than 18 months, be sure to securely save them to your computer or a flash drive.

