



FAQ'S FOR E-DELIVERY OF ACCOUNT ACTIVITY STATEMENTS AND NOTICES

Is there a fee for e-Delivery of Account Statements and Notices?

No. e-Delivery of Statements and Notices is FREE at First National Bank.

Will I get a separate e-Statement for each of my accounts?

Yes, unless you combine statements for multiple accounts. Combining statements allows you to see all your accounts on one, easy-to-read statement.

Which Account Notices will I receive via e-Delivery?

You may receive all your Account Notices via e-Delivery. You can modify your Notice preferences by visiting the e-Statement tab within Online Banking at FNBH.com. Then, select the Sign-Up/Changes tab. Select, 'enroll all available accounts and document types' to receive all your statements and notices electronically – the fastest, safest delivery method. You can also specify by account type and document type, which to receive electronically or by paper and U.S. Postal Service.

How will I know when my e-Statements or an Account Notice is received?

You will receive an e-mail when your statement or a notice is ready to view. Then, just log-in to Online Banking, select the e-Delivery tab, then select the appropriate statement or notice.

How long will my statements and notices remain available online?

An archive of the last 24 months of statement and notice activity are maintained with Online Banking. You can also save the PDF of each statement or notice right to your computer for longer archival and reference right at your fingertips.

Can I have additional recipients receive e-Statements and account notices?

You may designate up to 3 additional recipients to receive e-Statements and/or notices. You will provide their email address along with a username and access PIN for your additional recipients. Once set-up, your additional recipients will receive an email with a password protected PDF file of the statement or notice. Using their username and access PIN, the recipient can access the statement or notice without logging in to Online Banking.

How can I ensure that the email notifications I receive from the bank are authentic?

You will select a 'Security Phrase' during enrollment. You may change it at any time by visiting the e-Statement tab in Online Banking and then selecting 'e-mail settings'. You will see this 'security phrase' in each email regarding e-Statements and notices. When you see the phrase, you know the e-Statement email is authentic.

Do I need a special program to view my statements?

Yes, you will need Adobe Reader to view your statements. You will confirm at enrollment your ability to open and view an Adobe (PDF) file. Simply follow the prompts to confirm your ability to open and view PDF files.

Can I get copies of my checks with my e-Statement?

If you currently receive images of your checks, you will continue to receive images of your checks with your e-Statement. This is a free service when you receive e-Statements. Check images are also available by clicking on the check number in your account transaction history within Online Banking.

Can I save my account statements and/or notices?

Yes, you can save the statements on your computer, print them or save them to a disk.

What about reconciling my account?

There is a 'Reconciliation Wizard' in the e-Delivery tab to help you reconcile your account online. Of course, you can still use the reconciliation table on the back of the first page of your e-Statement too.

Will I stop getting paper statements and notices?

Your paper statements end when e-Statements begin on the next statement cycle.

Can I go back to paper statements and notices?

Contact branch staff at least 10 days prior to statement print date to discontinue use of e-Statements and return to paper statements.

Can I download my e-Statement to another program?

Transactions from your account history within Online Banking can be downloaded to Quicken, Microsoft Money or Microsoft Excel. This activity cannot be downloaded from your e-Statement.