

eStatement FAQ's

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Overview:

What are eStatements?

An eStatement, or an Online Statement, is an electronic version of your account statement found online within SNB Internet Banking. It contains all of the same account information as paper statements. It is delivered online instead of through the U.S. Postal mail.

Is there a fee for eStatements?

No. eStatements are FREE.

What are the benefits of eStatements?

eStatements help you:

- **Save time** – eStatements are delivered faster than those sent through the mail. An e-mail is sent to you when a new statement is available.
- **Save space** – eStatements can be saved to your computer and printed only when needed. Gone are the files, drawers, and boxes filled with bank statements!
- **Keep your personal information secure** – Secure Sign On helps us protect your valuable information including e-statements.

Are eStatements secure?

Yes. eStatements are accessed securely via SNB Internet Banking.

Which accounts are eligible to receive eStatements?

Checking, Savings and Money Market accounts can receive eStatements.

If I get eStatements, will I still get paper statements?

No. Once you sign up to receive eStatements, at the end of your next statement you will receive one last paper statement and then they will be discontinued.

What is the difference between my Account Activity and an eStatement?

Both your Account Activity screen and your eStatements show your transaction history and are free of charge. Here are the key differences:

- The Account Activity screen shows all of your recent and pending transactions for the past 30 days.
- eStatements are electronic versions of the monthly paper statements that you receive by mail. They include transactions from a set period of time (a statement cycle) and do not include any pending transactions.

Will my eStatement look the same as my regular printed statement?

Yes. eStatements contain all the same account information as your paper statements. For legal purposes, a printed version of an eStatement is the same as a paper statement mailed via U.S. Mail.

Will I receive images of my checks with eStatements?

No. Once you enroll in eStatements, you will no longer receive your paper check images, if applicable. But, remember that you can always access images of your checks through SNB Internet Banking.

How long will my statements be available?

You will be able to view statements for up to 24 months.

Can I get eStatements if my account statements are combined?

Yes. Your eStatement will look the same as your paper statements.

How will I know when a new eStatement for my account is available?

An email will be sent to the e-mail address on file and a message will be sent to your Message Center within SNB Internet Banking each time you have a new statement available for viewing.

What is the Message Center?

The Message Center is home to important messages regarding your accounts. You can access the Message Center from the main screen once logged onto SNB Internet Banking.

Getting Started**How can I sign up to receive eStatements?**

In order to obtain eStatements, you must be enrolled in ebank. If you are not enrolled, please contact us at snb@snbonline.com or 1-800-475-4762 ext 6500, Monday – Friday 8am – 5pm CST (excluding federal holidays). Once you are enrolled in ebank:

1. Sign on to SNB Online Banking with your username and password.
2. Click on the Statements link under the Accounts tab.
3. Follow the enrollment steps.

When will I begin receiving my eStatements after enrolling?

You will be able to view up to 24 months of your past statements immediately after enrolling.

Viewing, Printing, and Saving your eStatement**When is my eStatement available?**

eStatements will be available at the same frequency as paper statements. For Savings accounts, a quarterly statement will be available.

How do I view my eStatements?

Your eStatements will be available from the Statement link under the Accounts tab.

What software do I need to view eStatements?

eStatements will be viewable electronically in Portable Document Format ("PDF"). You will need Adobe® Acrobat Reader software to view, print, or save your statement. If you do not have this software, you will be prompted to download Adobe Reader for free. eStatements can be viewed, saved to your computer, or printed at your convenience by using this software.

How do I print my eStatements?

To print an eStatement, use your browser's print functions at the top of the window where your statement appears.

How do I save my eStatements?

To save a statement, simply select the "Save a Copy" icon in the tool bar and select a location on your hard drive to save the statement. Once you have determined the location, choose a file name for the statement you are saving and select the "Save" button.

Can joint account owners view eStatements?

Yes. Joint account owners will be able to view eStatements for joint accounts as long as they are enrolled for and have access to SNB Internet Banking.

For joint accounts enrolled in eStatements, can one owner receive e-statements and the other owner receive paper statements?

No. If one joint owner enrolls in eStatements, paper statements will no longer be mailed to either of the joint owners

What if I can't access my eStatements?

If you have issues accessing your eStatements, contact us at snb@snbonline.com or 1-800-475-4762 ext 6500, Monday – Friday, 8am – 5pm CST (excluding federal holidays).

Other Questions about eStatements

How do I order copies of older statements (no longer online) to be mailed to me?

You can order copies of past statements by contacting us at snb@snbonline.com or 1-800-475-4762 ext 6500, Monday – Friday, 8am – 5pm CST (excluding federal holidays). Fees may be applicable.

Why didn't I receive an e-mail notification that my eStatement is available?

If you are not receiving email notifications, here are a few things you should check:

- Verify that your email address is correct by signing onto SNB Internet Banking and clicking on "Change e-mail address" within the Customer Service tab.
- Check to see if your email account is filing notifications in your spam or bulk folders. If it is, add e-statements@snbonline.com to your address book to ensure that notifications go to your regular inbox.

However, even if you have not received or read the email from us, you may still sign on and view your eStatements online.

What if I want to cancel eStatements and switch back to paper statements?

You can discontinue eStatements and start receiving paper statements at any time. Please note that when eStatements are discontinued, access to any of your previous eStatements for this account will not be available and you will no longer receive your eStatement e-mail alert. To resume receiving your paper statements in the mail, sign on to SNB Online Banking and click Change Statement Delivery Method under the Customer Service tab. Select "paper" for every account you wish to change back.

Will the promotional and marketing materials in my paper statement come with my eStatement?

No. You will not receive separate statement inserts with your eStatement. However, continue to watch your Message Center within SNB Internet Banking for news about products, services, and important account information.

What is the E-sign Act?

The E-sign Act allows financial institutions to provide customers' disclosures electronically. Customers must affirmatively consent to receiving disclosures electronically, be provided information regarding software requirements for access to and retention of electronic disclosures, and be informed of the procedures for withdrawing consent.

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