

**The First State Bank Columbus, TX**  
**ELECTRONIC STATEMENTS (eStatements)**  
Frequently Asked Questions

**What are eStatements?**

eStatements are electronic versions of your original paper statements that are available through our Internet Banking service. They are the quickest and safest way to view your account statements from The First State Bank. Instead of receiving a paper statement by mail, you will receive an email notification that your statement is available for viewing online.

**What advantages do eStatements offer?**

eStatements offer many benefits that help simplify the way you use and store your financial information.

- **Easy Storage** – eStatements are in .pdf format (viewable with the free Adobe Acrobat reader) and can be archived online for 2 years or easily downloaded for storage on your computer's hard drive or printing for your files and stored by you.
- **Fast** – Faster delivery of statements – no need to wait for the mail.
- **Secure** – Access your eStatements through our Internet Banking service. This secure file format reduces the risk of paper statements getting stolen or lost in the mail.
- **Easy Access** – Since eStatements are delivered online, you'll have access when you need it – whether you're at the office, on vacation, or away on business.
- **Free Service** – eStatements are a free service for Internet Banking customers of The First State Bank

**How do I enroll?**

Complete the eStatement application attached or print it from our website, [www.fsbcolumnbus.com](http://www.fsbcolumnbus.com), and send back to us by mail, fax or email.

**When will my eStatement(s) be available for viewing?**

You will receive an email notifying you that your eStatement is available for viewing by the next business day following your statement processing date. If a joint account and both owners of the account have internet banking and different email addresses, both will receive an email. At this time only the primary account owner will be able to view the eStatements within Internet Banking, so the primary account owner needs to have Internet Banking access.

**How do I view my eStatements?**

Log on to Internet Banking (at [www.fsbcolumnbus.com](http://www.fsbcolumnbus.com)), choose Image Statements and select your account to view. Then select (under Documents) Checking and Savings, next select Statements and then the statement date you would like to view.

**How do I store my eStatements?**

You can save your statements to your computer drive, zip disk, CD or print them.

**Will I still receive my old paper statements?**

With eStatements, your old paper statements become obsolete, so you'll no longer receive them through the mail.

**Will I receive my check images and reconciliation page with my eStatements?**

If you are receiving check images now, you will receive them in electronic format in addition to the reconciliation page.

**Will my eStatement look the same as my regular printed statements?**

Yes.

**Can you send eStatement email notices to more than one email address?**

We send eStatements email notices to the primary owner of the account (that must have internet banking). If the account is joint and the other owner of the account has internet banking and a different email address they will also get the email notice.

**Will my statement cycle change?**

No

**Do I need a special program to view my eStatement?**

Yes, you will need Adobe Acrobat Reader version 6.0 or higher in order to view your eStatement. You can download it free from <http://www.adobe.com/products/acrobat/readstep2.html>