

What are Online Statements?

Online Statements, a feature of Commerce State Bank online banking with Bill Payment, allows you to view electronic versions (PDF) of the paper statements you receive in the mail for your personal Checking, Savings and Money Market accounts. You have the freedom to manage your statements as you wish - save to your computer hard drive or print your Online Statements.

What are the benefits of Online Statements?

A recent survey by Javelin Strategy & Research advises consumers to "cancel your paper bills and statements wherever possible, and instead check your statements and pay bills online." In addition to added security, Online Statements also offers the following benefits:

- Convenience – no paper, no filing, no problem
- Easy access to statements anytime, anywhere
- Free – there's no charge for Online Statements
- Faster delivery than paper statements in the mail
- Access each statement for up to 18 months
- Save and print your statements as you please

Will I receive paper statements in the mail after I activate Online Statements?

You will receive one more paper statement via the U.S. Postal Service in addition to your first statement delivered online. Beginning with the second statement cycle after activation, you will only receive Online Statements. Checks and check images normally received with your paper statement will be discontinued.

Note: Check images will continue to be available in your Account Activity. A camera icon is displayed next to the check number that has an associated check image.

What type of statements are available online?

Online Statements is available for all personal Checking, Savings and Money Market accounts. Some statements may include detailed line of credit information for your Personal Reserve Account(s).

Do I have to pay for Online Statements?

No. This is a free feature of Online Banking.

How do I activate Online Statements?

To get started, you will need:

- A Checking, Savings or Money Market account

- An Online Banking account
- Adobe® Reader® 5.0 or higher
- An active e-mail account
- A Web browser that meets our minimum requirements

Activating Online Statements:

For existing Commerce State Bank Online Banking customers:

1. Sign on to your Online Banking account*
2. Click **Online Statements** in the left navigation
3. Follow the on-screen instructions

For customers without Commerce State Bank Online Banking:

1. Visit Commercestatementbank.com/enroll
2. Follow the on-screen instructions to sign up for Online Banking and activate Online Statements

*If you forgot your User ID or Password, please call us 262-247-2800.

Do I have to sign up for Online Banking to receive Online Statements?

Yes. To sign up for Online Banking:

1. Go to commercestatementbank.com/enroll
2. Select the account you want to use to sign up for Online Banking
3. Follow the on-screen instructions

Can I receive Online Statements for more than one account?

Yes. Online Statements is available for all of your eligible accounts upon activation

Can I receive my combined statement online?

Yes. The primary account must be activated to receive combined Online Statements. Your primary account is the first account presented on your combined statement.

When will I see my first statement online?

If you are an Online Banking customer for more than 30 days, your first statement is available immediately after activation - with the exception of Personal Savings accounts (Online Statements for these accounts are available in the next statement cycle). If you signed up for Online Banking less than 30 days prior to activation, you will receive your Online Statements in the next cycle.

How will I know my statement is available to view online?

When your statement is available for viewing online, an alert from is sent to your e-mail address on record. Please verify that we have your most current e-mail address.

Will I receive Online Statements sooner than paper statements?

You can view Online Statements approximately two to three days earlier than paper statements.

Why haven't I received an e-mail alerting me that my statement is available to view online?

If you haven't received an e-mail alerting you that your statement is available online, please confirm the following:

1. You've added commcestatebank.com to your safe list or address book to ensure prompt alert delivery
2. Your e-mail address is updated within your Online Banking account

You may view the e-mail address we have on file by clicking **Change E-mail Address** within the **Customer Service** tab

Is Online Statements different from Account Activity?

Online Statements is an exact replication of your paper statement. Your Account Activity displays your daily transactions and gives you up-to-date balance information.

Can I view my check images within Online Statements?

No. Your check images are available in the Account Activity screen. The camera icon displayed next to the check number indicates that there is an associated check image. Check images are available for approximately 90 days.

Why am I getting paper statements in the mail?

Verify that you have checked **Receive Online Statements** in the Account Preferences area of Online Banking for all accounts for which you want to receive Online Statements. Next, confirm that we have your most current e-mail address on file.

You may view the e-mail address we have on file by clicking **Change E-mail Address** within the **Customer Service** tab

How do I update my e-mail address?

To change the e-mail address we have on file:

1. Click the **Customer Service** tab
2. Click **Change E-mail Address**
3. Follow the on-screen instructions to update your e-mail address

Can I receive paper copies of Online Statements?

Yes. Simply print a copy of your Online Statements using your computer's printer. You can also request paper delivery of Online Statements by contacting us at 262-247-2800. You may incur a service charge for the delivery of paper copies of any statements or disclosures provided to you electronically pursuant to your authorization.

Can I deactivate Online Statements and return to paper statements?

Yes. To deactivate Online Statements, you will need to:

1. Click the **Customer Service** tab
2. Click **Account Preferences**
3. Click the **Receive Online Statements** box (the checkmark will disappear) next to the account for which you want to discontinue receiving Online Statements

Paper statements will arrive with the next cycle after deactivation.

How many months will Online Statements be available for viewing in Online Banking?

Starting with your first statement delivered online, you will accrue a rolling 18-month history.

Where is the statement back for account reconciliation?

Click **statement disclosures** in the Online Statements area of Online Banking to view and print the statement back.

What happens if I close an account?

Your Online Statements remain available for a minimum of 90 days following the account's closing.

What happens if I open a new account?

If you open a new account, you will need to activate Online Statements for the new account. To do this:

1. Click the **Customer Service** tab

2. Click **Account Preferences**
3. Check the **Receive Online Statements** box (a checkmark will appear) next to the account for which you want to begin receiving Online Statements

If you have a combined statement and you added the new account to it, the new account is activated automatically. You can confirm this by reviewing your Account Preferences.