

— Frequently Asked Questions —

eStatements

Q. Will my eStatement look the same as the paper statement I receive in the mail?

A. Yes, the PDF eStatement will look the same as your paper statement and it's legally acceptable. For recordkeeping purposes, you can save and/or print your eStatements.

Q. My account has multiple account owners, who can enroll or view eStatements?

A. The first three names listed on the account can enroll for eStatements. All account owners will be able to view the eStatements by using their own Online Banking log-in information.

Q. Are there any computer specifications that I'll need to have in order to view my eStatements properly?

A. In order for the service to work properly, you must have access to a computer capable of internet access. It is necessary to have a version of Internet Explorer 6.0 or above, or Mozilla Firefox 3.0 or above. Other browsers may still function, but are not currently certified with our product. In addition, you must have a valid email account and a version of Adobe Reader 5.0 or above installed on your PC to view the statement. You can download a version of Adobe to your computer at <http://get.adobe.com/reader/>.

Q. I didn't receive an email notification, how do I verify that my email address is current?

A. It's important to keep your email address current. To verify or change your email address, sign into Online Banking and select "Options" on your tool bar. If your email address is current and you do not receive your email notification, please contact us.

Q. Is there a charge for this service?

A. No, this is a free service.

Q. Will I receive my eStatement as an email?

A. No, you will receive an email notification when your eStatement is available. Your actual eStatement is accessed through Online Banking.

Q. When prompted to sign up for eStatements, I selected the "Ask Me Later" or "Decline" option. I'm ready to sign up now, how do I get back to the sign up screen?

A. While logged into Online Banking, select "Options" on the tool bar, then scroll to the eStatements section and select "Edit". Complete the eStatement Enrollment Form.

Q. Can I go back to receiving paper statements?

A. Yes, you can return to receiving paper statements anytime. Please notify us in writing of this request.

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Q. Are there any security issues I need to be aware of?

A. Make sure you always keep your Online Banking password secure. Make sure you log out of your Online Banking account and close all windows that you've opened to display your eStatements before you leave your computer in order to protect your account information.

Q. Can I save and/or print my eStatements?

A. Yes. You can save your eStatements to your computer or print them through a printer connected to your computer.

• For full product details, refer to the eStatement Service Agreement and Disclosure available at the time of sign up.