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A branch of CIBM Bank

## eStatement Enrollment

**Why eStatements?** Electronic statement delivery is much faster, more convenient, and provides extra security over your traditional paper statement. Not only will you receive your statement as soon as it is generated, but it can be accessed via your personal computer whenever or wherever you want! Once enrolled, your account will begin storing up to 18 months of statement history.

**How do I enroll?** To enroll in eStatements, begin by logging-in to your [Online Banking](#) account, and follow these simple steps:

- 1) If you are new to Online Banking, you will receive an **eStatement enrollment prompt** upon the first three log-ins.\* Follow the link to access the **enrollment passcode**. (The passcode will appear in a new browser window or tab.)

\**If you do not receive an eStatement enrollment prompt at log-in, proceed to step 3.*

Enrollment Verification

You were recently enrolled in electronic document delivery by your financial institution. Please verify your enrollment by completing the following actions.

1. Enter the enrollment passcode in the field below. To see the passcode, [click here](#). 

Please enter the enrollment passcode  Can't view documents in PDF format? [Click here](#) to download a free edition of Adobe Reader.

2. Review the disclosure and select 'I Accept' if you agree to the terms, or 'I Decline' if you do not agree to the terms.

-OR-

Select 'Proceed with Login' if you DO NOT wish to confirm electronic document delivery at this time.

**Electronic Banking Account Statement Disclosure & Agreement**

This Electronic Banking Account Statement Disclosure and Agreement ("Agreement") is made between you and CIBM Bank and provides your request and consent to receive statements, notices, and electronic statements, notices, and documents are called "eStatements". The terms and conditions of the account agreements and disclosures for each of your Accounts as well as your other agreement will prevail.

By clicking on "I Agree" below, you agree that we may provide you with your periodic banking account statements, including, but not limited to any future disclosures, amendments, privacy policies, lette

Enrollment Verification Passcode:

- 2)** Once you have retrieved the passcode, enter it in the appropriate field. Next, review the **Electronic Banking Account Statement Disclosure & Agreement**. You must accept the terms to continue with the enrollment process.

The screenshot shows the 'Enrollment Verification' page. It includes instructions for entering a passcode and a link to download Adobe Reader. Below this, there's a section for reviewing the 'Electronic Banking Account Statement Disclosure & Agreement'. A large red arrow points to the 'eDocs' input field, and another red arrow points to the 'I Accept' button at the bottom right of the disclosure text area.

Enrollment Verification

You were recently enrolled in electronic document delivery by your financial institution. Please verify your enrollment by completing the following actions.

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eDocs  [Click here](#) to download a free edition of Adobe Reader.

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-OR-

Select 'Proceed with Login' if you DO NOT wish to confirm electronic document delivery at this time.

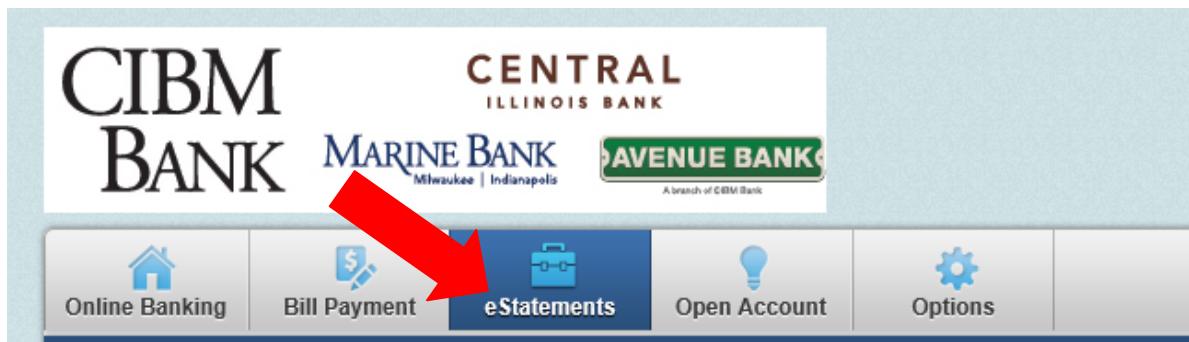
Electronic Banking Account Statement Disclosure & Agreement

This Electronic Banking Account Statement Disclosure and Agreement ("Agreement") is made between you and CIBM Bank and provides your request and consent to receive statements, notices, and documents electronically. The terms and conditions of the account agreements and disclosures for each of your Accounts as well as your other agreements will prevail.

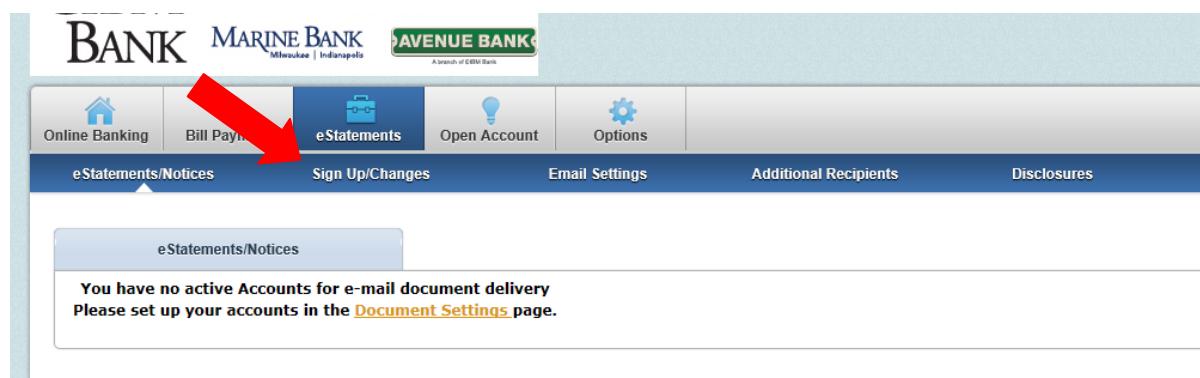
By clicking on "I Agree" below, you agree that we may provide you with your periodic banking account statements, including, but not limited to any future disclosures, amendments, privacy policies, letters, co

I Accept I Decline Proceed with Login

- 3)** From your main account screen, click on the **eStatements** tab



- 4)** Follow the link to **Document Settings** or select **Sign Up/Changes**



- 5) Next you will see a listing of all accounts eligible for eStatement enrollment. Check the box next to **enroll all available accounts and document types shown** or use the green plus signs to expand each account, allowing you to select individual documents you wish to receive electronically. Make sure to save your settings when you are done.



**Sign Up/Changes**

**Instructions:** Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button.

**Note:** Accounts and documents shown with a gray checkbox denote that they have already been enrolled. These may include joint and/or combined accounts and documents already enrolled by another account holder.

**Enroll All Available Accounts and Document Types Shown**

**Enroll Accounts**

- Checking
- Savings

**Save Settings** **Refresh** **Cancel**

**Sign Up/Changes**

**Instructions:** Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button.

**Note:** Accounts and documents shown with a gray checkbox denote that they have already been enrolled. These may include joint and/or combined accounts and documents already enrolled by another account holder.

**Enroll All Available Accounts and Document Types Shown**

**Enroll Accounts**

- Checking

**Enroll Available Document Types**

- Enhanced Statements
- Automated Funds Transfer Notice
- Account Analysis Statement
- Sweep Transfer Notice
- Notice of Address Change-New
- Notice of Address Change-Previous Address)

**Enroll Available Document Types**

- Enhanced Statements
- Automated Funds Transfer Notice
- Sweep Transfer Notice
- Notice of Address Change-New
- Notice of Address Change-Previous Address)

**Save Settings** **Refresh** **Cancel**

- 6) You must scroll to the bottom of the **eStatement disclosure** and select I agree to begin receiving your statements electronically.

You understand the importance of your role in preventing misuse of your Accounts and you agree to promptly examine your eStatement for each of your Accounts as soon as you receive/access it. You agree to protect the confidentiality of your account and account number, and your user ID and password. We strongly recommend that you change your password regularly. You understand and agree to notify us immediately if your password should become compromised or known to individuals who are not authorized by you. You understand that your user ID and password by itself or together with information related to your account, may allow unauthorized access to your account. You acknowledge that data transferred through e-mail is not encrypted. The Internet is not secure and data transmitted and e-mail communication occurs openly on the Internet and could be viewed or monitored by others. We cannot and do not warrant against this.

**DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY.** CIBM Bank makes no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the eStatements provided to you under this Agreement. We do not and cannot warrant that eStatements will operate without error, or that eStatements will be available at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of eStatements, including loss of profits revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty or any other legal theory. Further, in no event shall the liability of CIBM Bank and its affiliates exceed the amounts paid by you for the services provided to you through eStatements.

You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any e-mail or other electronic communication which we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication. We may respond to an e-mail communication provided by you to either the address provided with the communication or your e-mail address on file with us.

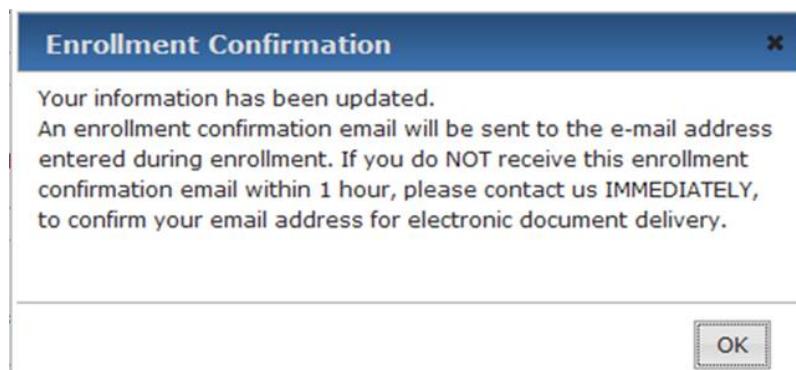
Although we have no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is in our sole discretion. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction.

**SEVERABILITY.** Each provision of this Agreement shall be interpreted in a manner, which makes the provision effective and valid under applicable law. If applicable law prohibits or invalidates any part or provision of this Agreement, that particular part or provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provision of this Agreement.

**DELAY/FORCE MAJURE.** The obligations of CIBM Bank shall be suspended to the extent required when the obligations are hindered or prevented from being performed because of labor disputes, war, riots, civil commotion, acts of God, fires, floods, failure of suppliers and/or subcontractors to perform, failure of power, restrictive governmental law and/or regulations, storms, accidents, or another cause which is reasonably beyond the control of CIBM Bank.

**CHOICE OF LAW.** This Agreement shall be governed and interpreted under Illinois and Federal Law.

- 7) Upon agreeing to the eStatement disclosure, you will receive an enrollment confirmation pop-up. Additionally, a confirmation will be sent to the email address on file. If you do not receive this confirmation email within 1 hour, contact us immediately. Click ok to continue.



- 8) Remaining on the eStatements tab, navigate to **Email Settings**. Verify your **email address** on file. Next, choose a **security phrase** that can be verified to determine the authenticity of any email communications you will receive from Central Illinois Bank. Once again, make sure to save your settings when you are done making changes.

The screenshot shows the eStatements interface with a navigation bar at the top. The 'eStatements' tab is selected, highlighted by a red arrow. Below the navigation bar, there are several tabs: 'eStatements/Notices', 'Sign Up', 'Email Settings' (which is active), 'Additional Recipients', and 'Disclosures'. A 'Reconciliation Wizard' button is also visible. The main content area is titled 'Email Settings'. It contains fields for entering an email address and a security phrase, both currently set to 'CIBM BANK Electronic Documents'. A detailed note about security phrases is displayed, and a 'Save Settings' button is at the bottom.

All documents will be sent to the following email address:

All authentic emails will contain the following security phrase:

CIBM BANK Electronic Documents

**The security phrase is intended to assure our customers that any emailed statements or notices have indeed originated from our financial institution. If the security phrase does not appear within any email related to a statement or notice reported as coming from our financial institution, do not submit any sensitive information such as User Id or Password. Please report any suspicious emails to our Customer Support Center as soon as possible. These measures are being taken to protect our customers from a fraudulent Internet scamming method known as 'Phishing'. Phishing describes the act of sending an email to a user falsely claiming to be a legitimate enterprise in hopes of scamming the user into surrendering sensitive information that will be used for identity theft.**

**Save Settings**

**Congratulations, you have successfully enrolled in eStatements! You will now be able to access all enrolled documents securely through your Online Banking account.**