

e-Statements Frequently Asked Questions

What are e-Statements?

Bank of Houston is very excited to let our customers know that they can now request to receive their monthly bank statement electronically rather than waiting to receive the statement in the mail. These statements are now available through the e-Statements feature of our Online Banking system.

I currently access what appears to be a bank statement through the Online Banking system? Is this the same service?

Actually, the statement you are currently able to access from our Online Banking system is a representation containing account information that is also in your monthly bank statement. This is currently accessible in Online Banking. When you are in the Accounts listing view, go to the drop down menu box to the right of the desired account and choose "Statement." In the next screen, the available dates for statements will be listed. From the corresponding drop down menu box, choose the format with which you wish to view.

e-Statements are more informative as they will contain the Bank of Houston logo, pdf images of all checks that cleared your account in the month, and a page to guide you in reconciling your account. For business accounts, your auditors should consider this as the official bank statement appropriate for auditing purposes.

Is the e-Statements service available for only business accounts?

No. The e-Statements service is available for both personal deposit accounts (checking, Money Market and savings) as well as for business accounts.

How do I enroll for the service?

You will note that within Online Banking there is now a tab at the top of the screen designated as "e-Statements". Click on that tab.

You will then be taken to the Enrollment screen.

- 1.) For "All available documents for all active accounts," click on "Details." You will then have the opportunity to designate the accounts and document types you wish to enroll.
- 2.) Confirm/update the email address to which you want to receive bank notices advising that your e-Statements are available for your retrieval.
- 3.) Enter a "Security Phrase." This is a phrase that will be in the subject line of the email notifying you that your e-Statement is ready for retrieval. This security phrase will help you determine that the email notification has originated from Bank of Houston.
- 4.) Enter an enrollment passcode. Click on "click here" to see the passcode. Enter what is displayed in the box.
- 5.) Read the Online Disclosure. Click in the box in front of "I agree to the listed terms."
- 6.) Click on "Submit" or "Confirm" at the bottom of the screen. You are enrolled.
- 7.) You will receive an email to your email address on file with Bank of Houston confirming your enrollment in the e-Statements service.

I have enrolled. When will I receive my first statement?

The first statement you receive will be for the statement period that ends that first day after your enrollment date.

For example, let's say that your statement cuts off on the last business day of every month. Let's use May 31st for purposes of illustration. If you enroll anytime from May 1st to May 30th, you will receive the statement that cuts off on May 31st.

If you enroll on June 1st, it will be too late to receive your May bank statement. Therefore, the first statement you receive will be for the month of June.

What happens now and how do I retrieve my statement?

The day after your bank statement cuts off, you will receive an email (with your Security Phrase in the subject line) advising that your statement is available for retrieval. You will log into Online Banking and click on the "e-Statements" tab. Available statements and notices will be listed. If you have enrolled more than one account, choose the appropriate account from the drop down menu box and then click on "View" next to the date you wish to retrieve.

How long will the e-Statements stay available for me to retrieve?

Statements will be available for retrieval for up to 60 days. Notices will be available for up to 30 days.

Can I print or save the statement?

Yes. After you have opened your statement, you can either print it so you can have a hard copy for your records or save it to your computer.

Please keep in mind that the e-Statement will go away 60 days after the statement cutoff date while a notice will go away 30 days after it has been generated. So, please be sure to either print or save the e-Statement or notice in a timely manner.

Once I have begun receiving my e-Statement, will I continue to receive paper copies of the monthly statement?

No. Once you have enrolled in the e-Statements service and have received your first e-Statement, you will no longer receive a paper copy of the statement.

I want to change some of my enrollment information. How do I do that?

Within Online Banking, click on the "e-Statements" tab.

If you want to change or add any accounts or want to change or add any documents to receive via this service, click on "Documents and Settings" in the bar at the top of the page.

If you want to update your email address, click on "Email Settings" on the bar at the top of the page.

If you change or add information, click on "Save Setting" to submit. You will receive a confirmation email to the email address on file with Bank of Houston.

Can I have e-Statements sent to more than one email address?

Yes. Once you have clicked on the "e-Statements" tab, you can choose "Additional Recipients" at the top of the page. You can have e-Statements notifications sent to up to 3 different email addresses.

In addition to the monthly statement, what other notices and statements can I choose to receive?

You can choose the following. Please note that most of the following notices and statements are appropriate for business accounts.

- ACH Confirmation Notice
- AFT Transaction Notice
- Charge Back Notices
- Credit Back Notices
- Outgoing Wire Transfer Notice
- Incoming Wire Transfer Notice
- ACH Customer Notice
- Account Analysis Statement
- Telephone Transfer Notices
- ACH Addenda Notice
- ACH Return Notice
- ACH NOC Notice

We are a business that uses the Cash Management features of Online Banking because we have multiple users? Can any user enroll the company for this service?

No. Only the user who has full administration permissions can enroll the business for this service. The user with full administration permissions can designate up to three email addresses to receive the statements and/or notices via the "Additional Recipients" feature.