

eStatements Frequently Asked Questions

Q. What are eStatements?

A. eStatements are an electronic version of your monthly account statement accessed through Clear Mountain Bank's SmartLink Online Banking. They look just like your paper statements, but you view them online.

Q. What are the benefits of viewing monthly statements electronically instead of receiving them through the mail?

A. eStatements benefits include:

- It's convenient! You may view or print your eStatements any time you choose.
- It's simple! You will receive an email when your eStatement is ready to view online.
- It's fast! Your eStatement is available immediately - with no delays for mail time.
- It's secure! Your eStatement will not be lost or stolen in the mail.
- It's environmentally friendly! Reduce paper waste and save trees!
- It's FREE!

Q. How do I sign up for eStatements?

A. It's easy! There are two ways to sign up for eStatements. You can sign up through your SmartLink online banking account, or you can complete a sign up form at any Clear Mountain Bank location. Regardless of how you sign up, you must be enrolled in SmartLink online banking in order to view your eStatements.

To sign up through your SmartLink online banking account, simply:

- 1) Log-in to your SmartLink Online Banking account,
- 2) Go to "SmartLink Options",
- 3) Click on "Edit" in the "eStatements" area.

When the list of your accounts is displayed on the eStatement "Account Summary" screen, simply check the box next to each of your account(s) for which you want to view eStatements.

*NOTE: The first name listed on your account will be able to sign up for eStatements online. However, other names on the account may have eStatement access if they have enrolled in SmartLink online banking. For more details about multiple account access, please contact us.

Q. How do I enroll in SmartLink Online Banking?

A. It's easy! Simply complete and sign a SmartLink online banking application. To obtain an application, visit our website at www.clearmountainbank.com or stop by your local Clear Mountain Bank office.

Q. How do I retrieve my eStatements?

A. To retrieve your eStatements, simply:

- 1) Log-in to your SmartLink Online Banking account,
- 2) Click on the "Documents" tab,
- 3) Under the Documents tab choose "Checking Account Statements",
- 4) Then select the statement date that you wish to view.

Your eStatement will be viewable as an easy to read Adobe PDF file.

Q. Why do I need to provide my email address to sign up?

A. We notify you each time an eStatement becomes available. This notification is delivered to your email address. Then you can log-in to your Online Banking account to access your eStatement.

Q. What accounts are eligible for eStatements?

A. eStatements are currently available for all Clear Mountain Bank checking accounts. You will receive information for all accounts that are combined to your monthly checking account statement.

Q. I have several accounts with Clear Mountain Bank - do I need to enroll each separately?

A. Yes, unless you have already combined those accounts onto one checking account statement. If you currently receive your account statements separately, then you need to enroll each one separately.

Q. Can I access statements on a Joint Account?

A. We are required to deliver email statement notification to the primary name listed on your current statement. Only the primary name listed on your account will be able to sign up for eStatements online. However, other names on the account may have eStatement access if they have enrolled on Online Banking. For more details about multiple account access, please contact us.

Q. What software or hardware requirements are needed to view eStatements online?

A. The following are necessary for the operation of this Program:

- Personal Computer with internet access
- An internet browser that supports 128-bit encryption

If your browser does not support 128-bit encryption, you must upgrade it in order to

Access the Online Banking secure pages to allow access to your eStatements. To print or download disclosures and eStatements you must have a printer connected to your PC or sufficient hard-drive space to save the disclosure or eStatement.

- Adobe® Acrobat® Reader® 6.0 or higher
- You must also be enrolled in Clear Mountain Bank's SmartLink Online Banking

Q. Is there a monthly charge to access eStatements?

A. eStatements are FREE!

Q. When will I be able to view my first statement electronically?

A. Your eStatement for your current statement cycle should be available for viewing the first business day after the statement date.

Q. Are eStatements secure?

A. Yes, eStatements are accessed securely through Clear Mountain Bank's SmartLink Online Banking. Your information is protected with the latest security features and requires an Access ID and Password that only you know. Clear Mountain Bank's eStatement program uses 128-bit encryption security.

Q. How long will eStatements be available for viewing?

A. eStatements will remain available for viewing for 12 months after the applicable statement date. If you wish to keep an archive for eStatements older than 12 months, we recommend you print and/or save them.

Q. Does my eStatement contain the same information as my paper statement?

A. Yes. Your eStatement contains the same information your paper statement. The eStatement itself is a Portable Document Format (pdf) version of your paper statement and looks exactly like the paper statements you're used to receiving in the mail.

Q. Will monthly statements continue to be mailed?

A. When you elect to receive eStatements, you will no longer receive paper statements.

Q. What do I need to do if I wish to change my email address for eStatement notifications?

A. Simply e-mail us at support@clearmountainbank.com or call us at (304) 379-2265. You may also write us at P.O. Box 205, Bruceton Mills, WV 26525.

Q. What if I wish to discontinue eStatements?

A. Simply e-mail us at support@clearmountainbank.com, call us at (304) 379-2265, write us at P.O. Box 205, Bruceton Mills, WV 26525, or contact your local Clear Mountain Bank branch to discontinue eStatements. We will then discontinue the eStatement service for the account you request and you will receive paper statements for subsequent statement periods.