

eStatements User Guide

Enroll for eStatements (Login to Online Banking)

Select the eStatements tab from the menu bar. The first time you click on the eStatements tab you'll be presented with an enrollment screen.

Verify your Personal Image is correct, enter your PIN, and click **Submit**.

STEP 1 (Optional)

Click **Details** to see which accounts and document types you can enroll. Remove the check boxes from any documents you wish to receive on paper.

STEP 2

Make sure your email address is correct. If no email is listed, you must fill one in.

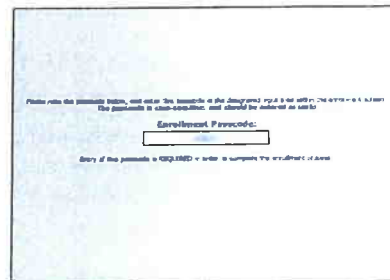
STEP 3

Enter a word or phrase you will recognize. This is called your eStatement security phrase. Emails from FNB regarding eStatements will contain this phrase.

STEP 4

This step is key to knowing if you'll be able to read eStatements online. You must have Adobe Reader 6.0 or higher installed on your computer to use the service.

First, click where it says "Click here".



This will open an Adobe PDF document in a new window.

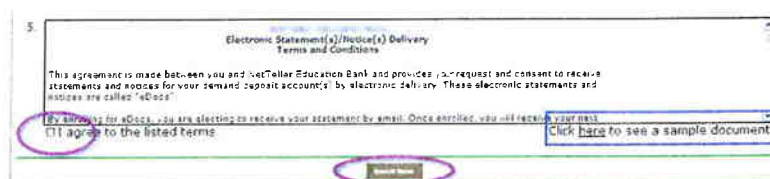
In the center of the PDF you will see a passcode word.

This word is case-sensitive. Make a note of the passcode.

Then return to the enrollment screen and type the passcode into Step 4.

STEP 5

Read the terms and conditions then check the box that says "I agree." Finish by clicking the submit button.



To see a sample statement click the link in the lower right hand corner.

CONFIRMATION

You'll receive an email from FNB when you enroll. All emails from FNB regarding eStatements will contain the security phrase you created.

Receiving Documents

You'll receive an email when your eStatement is ready. Click on the attachment to open it.

Login Shell

Make sure you see your security phrase. Enter your Online Banking username and password.



Saving and Printing eStatements

Because the statements open with Adobe, you can use the Adobe toolbar to **save** or **print**. (But, you don't really want to print, do you?)

Other Tabs

Account Reconciliation

Use the Recon tab to balance your checkbook.

Change Email Address

Update your address or security phrase through the Email menu.

Retention

We retain statements online for up to 18 months. Be sure to save the statements to your computer or a disk for future reference.



Security Reminders

We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.

Use a different password to access your online accounts than ones you use for other applications.

Always exit your online banking session before leaving your computer.

www.firstneighborhoodbank.com

304.485.7641 304.865.2265 304.927.1750