e-Statements
Frequently Asked Questions

What are e-Statements?
An e-statement is an electronic version of the paper statements or notice you currently receive. It contains the same information, including check images, and in the same format as your paper statements.

What are the benefits of e-Statements?
They are:
- Convenient – you can access your account history at any time from anywhere.
- Complete – they contain the same information as paper statements, including check images.
- Fast – they are available online several days before you would receive your paper statements.
- Green – they reduce paper.
- Secure – they use the password protection of OnLine Banking.
- FREE!

How do I sign up for e-Statements?
To enroll in e-Statements, visit www.tboh.com/e-Statements.aspx and click on "Enrollment form." Fill out the e-Statement form completely, providing your email address, account numbers and signature. All forms need to be returned securely: through mail, fax or in person by dropping off completed forms in our lobby. Email is not recommended for form submission. The e-Statement Enrollment form is also available a Client Service Representative in our lobby or through your Relationship Manager. Please note: you must also be enrolled in OnLine Banking to view e-Statements online. For personal accounts, go to our website at www.tboh.com and click on the "First-Time User" link located under the login button. For Business accounts, please contact a Client Service Representative.

What types of accounts are eligible for e-Statements?
Personal and Business Checking, Savings and Money Market Investment accounts, and Consumer and Commercial Loans account statements are all available with e-Statements. You can utilize one form to enroll all accounts where you are the primary account holder.

What software or hardware requirements are needed to view e-Statements?
You need a personal computer with Internet access and an Internet browser (such as Internet Explorer® or Firefox®) that includes 128-bit encryption. In addition, you will need Adobe Acrobat Reader 5.0 or higher. If you do not have this software, you may download it free from Adobe by visiting www.adobe.com. You must also be enrolled in The Bank of Holland's OnLine Banking.

Are e-Statements secure?
YES! Notification of your e-Statement availability is delivered to your email address but your confidential data is available only after you log in to OnLine Banking. Your information is protected with the latest security features and requires a User ID and Password that only you know. The Bank of Holland uses 128-bit encryption security. To learn more about the security of OnLine Banking and e-Statements, visit www.tboh.com/online-banking-login.aspx and click on "OnLine Banking Security."

Why do I need to provide an email address?
We notify you through your email address each time an e-Statement becomes available.

Will I continue to receive paper statements, too?
e-Statements eliminate the need for us to mail a paper statement. Once you've enrolled for e-Statements, you will begin receiving your monthly account statement electronically. An email notification will be sent when your e-Statement is ready to view through OnLine Banking.

What if I have a seasonal address?
e-Statements eliminate the confusion of different addresses. You can access your e-Statements 24/7 from any location!

How do I access my e-Statement?

First, you must log in to OnLine Banking using your Access ID and password. On the top navigation bar, select the account you wish to review and then select "Documents." "DDA Account Statements" include all of your statement information for that month WITHOUT check images. "Checking Account Documents" include all of your statement information for that month WITH check images. As soon as we have accumulated 18 months of history for your accounts, you will only see the "Checking Account Documents" option.

Can I print my e-Statement?

Once you have opened your e-statement, you can print it by selecting the "Print" option under the "File" menu or by selecting the "Print" button on the toolbar.

Can I save my e-Statement?

Yes. You can save your e-Statement to your computer by choosing the "File" menu in the upper left-hand corner of the screen and selecting "Save a Copy."

When will my e-Statement be ready to view online?

For checking and savings accounts, your e-Statement will be ready to view within three business days after the first day of the month. Holidays may require an additional business day. For loans, the e-Statement is generated 10 days prior to the payment due date. The availability of ALL e-Statements will be sent through an email notification to alert you when your e-Statement is ready for viewing.

How will I know when my e-Statement is ready to be viewed online?

The bank will send you an email each statement cycle for each account that you have on e-Statements. The email will inform you that "Your statement is ready to be viewed." In order for you to receive these alerts, we must have your most current email address on file.

How long will online documents be available for viewing?

As of August 2009, there will be 18 months available of e-Statement history available through OnLine Banking. An e-statement will be added to your "Checking Account Documents" each month with a maximum of 18 months' worth of e-Statements. These previous 18 months of statements will be available for you to print or view anytime.

Can joint account holders view documents online?

We are required to deliver statement notification to the first name listed on your current statement. However, as an account holder, you may have e-Statement access added to your joint account if you have enrolled in OnLine banking. For more information on multiple account access, please call us at 877.393.2265 in Holland or 866.854.0156 in Grand Rapids.

Will I receive check images with my e-Statement?

If you already receive check images in your statement, then you can view them in your e-Statement, as well. When logging in to view your e-Statement, make sure you click on "Checking Account Documents."

How do I reconcile my monthly account balances using e-Statements?

We recommend you print off your monthly e-Statement in a safe and secure printer (at home, preferably), and then balance your account as you usually do each month.

What should I do if I cannot access my e-Statements?

Please call us at 877.393.2265 in Holland or 866.854.0156 in Grand Rapids.

What should I do if I do not receive my confirmation email that my e-statement is available?

Check to see if it may have been caught in your email SPAM filer. If not, please contact a Client Service Representative at 877.393.2265 in Holland or 866.854.0156 in Grand Rapids.

Can I view my Business Accounts using e-Statements?

You can use the same e-Statement enrollment form to enroll your business accounts. Please note, you must be enrolled in Business OnLine Banking to view your e-Statement. You must also have "View Only" privileges, at a minimum, to view the account online. To confirm your access privileges, please contact a Client Service Representative at 877.393.2265 in Holland or 866.854.0156 in Grand Rapids. Once you've logged in to Business OnLine Banking, select the account you wish to review and select Documents>Documents Available>Checking Account Documents.

Can I get an e-Statement on my loan?

Yes. In fact, you will be able to print your loan payment coupon on your home computer as part of your loan payment process. We encourage you to pay your loan electronically through Business Bill Pay, as a transfer via OnLine Banking or by setting up an auto-deduct.

What if I forgot my OnLine Banking password?

For assistance with a forgotten password, click on the "Did you forget your Password?" link in OnLine Banking after entering your Access ID. For additional help, contact a Client Service Representative at 877.393.2265 in Holland or 866.854.0156 in Grand Rapids.

How do I change my email address?

To update the email address we have on file for your e-Statement accounts, please contact a Client Service Representative at 877.393.2265 in Holland, 866.854.0156 in Grand Rapids, or 616.935.1020 in Grand Haven.

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