



# Frequently Asked Questions

eDocuments

**Q. What is an eDocument?**

An eDocument is nothing more than an electronic versions of a paper document that the bank would normally mail to you. Examples would include your monthly bank statement or any other account notices that are periodically mailed to you.

**Q. Are there any requirements for eDocuments?**

eDocuments require 1) A valid email address where we can notify you that a new eDocument is ready for viewing. 2) You need to be enrolled in Personal Online Banking that is offered by the bank. 3) Your computer should have Adobe Acrobat Reader installed because all eDocuments are distributed as a Portable Document Format (.pdf).

**Q. Can I give you a fake email address?**

We would prefer you not. We understand the occasional need for a fake email address that you give to the cashier at Bed Bath and Beyond to get the 20% discount, but we would like to think that you would provide your bank with an email address that you check on a somewhat regular basis. Our privacy policy is written as such that we will only use your email address to communicate with you for legitimate banking purposes and not to sell you discount prescription medication.

**Q. What is Personal Online Banking?**

Personal Online Banking is the name of the program that is used to check your account information online. If you check your balance online, you are already using it. If you want to check your account balance online, please visit the Personal Online Banking page for more information.

**Q. How do I enroll for eDocuments?**

Enrollment can be done automatically by clicking on the “Profile” button and choosing Edit for Electronic Statements after logging into Personal Online Banking.

**Q. I tried enrolling for eDocuments, but I couldn’t because I received the message, “No email address found for primary account holder.” What’s the deal with that?**

This occurs within joint accounts where the second signer (on an account) is more actively involved in using Personal Online Banking than the first signer. This usually means that we do not have an email address for the first signer (or the person whose name appears first on the account). If you encounter this issue, please contact a Personal Banker so we may obtain an email address for the primary (or first) signer of an account. This will allow the active user of Personal Online Banking to enroll the account into the eDocument service. Please note that the email that you provide for us for the first signer on the account will receive the email reminder that the eDocument is ready for viewing, however, it will be viewable by any active user of Personal Online Banking.

**Q. What kind of fee are you going to extract from me if I sign up for eDocuments?**

We aren’t going to extract any fee from you, eDocuments are offered free of charge.

**Q. How will I know when an eDocument is ready for viewing?**

Provided you give us your real email address, we will send a notification to you via email letting you know that a new



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eDocument is available for viewing.

**Q. Will these eDocuments look the same as the regular printed documents that are mailed to me?**

To the untrained eye, there will be little difference.

**Q. I have a Relationship Savings Account. Will that be available via eDocuments as well?**

Yes. If your Relationship Savings account is currently linked to your checking account and you are receiving your savings account statement as an attachment with your checking account statement, you will automatically receive your savings statement via eDocuments as well. There is no need to separately enroll your Relationship Savings in eDocuments. It will automatically occur when you enroll the checking account that it is linked to.

**Q. How long will my eDocuments remain available for viewing?**

We will be storing an 18 month history of your eDocuments. After 18 months, the newest eDocument will automatically replace the oldest eDocument.

**Q. Can I save my eDocuments to my hard drive?**

Absolutely. Although we will store 18 months worth of eDocuments on our server, you may find that you have an extended need to retain them. To save an eDocument, simply open the eDocument you wish to save, click on the small disk (or save) icon from within Adobe Acrobat Reader, rename the file, and select the destination folder you wish to save the eDocument to.

**Q. How do I print my eDocuments?**

You can print your eDocuments just as you would any other document. Simply select the printer icon from within Adobe Acrobat Reader.

**Q. Will the images of my cancelled checks be available through eDocuments?**

If your account plan is designed to receive images of cancelled checks, you will continue to receive them as eDocuments. However, some account plans are styled whereby cancelled checks are not provided. In these cases, images of cancelled checks will not be available through eDocuments. Please check with a Personal Banker if you are unsure of your account type.



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