

Electronic Statements User Guide

@ Enroll for eStatements

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.

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.

The screenshot shows the enrollment process. Step 1, 'Account(s) and Document Enrollment', is circled in pink. It lists 'All available documents for all active accounts. [Details](#)'. Step 2, 'Please review the following email address. If not correct, please update it in the space shown.', shows the email 'betty@aol.com' in a text box. Step 3, 'Please enter a security phrase to be displayed on all valid emails sent from this site.', shows the phrase 'My dog has fleas' in a text box. Step 4, 'Please enter the enrollment passcode in the field immediately below. To see the passcode, [click here](#).', shows a masked passcode field '****'. Step 5 shows a scrollable area with 'Electronic Statement(s) Notice(s) Delivery Terms and Conditions' and a 'I agree to the listed terms.' checkbox.

Step 2

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

This close-up shows the email address field with 'betty@aol.com' entered. The field is circled in pink.

Step 3

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

The screenshot shows the security phrase entry field with 'My dog has fleas' entered. The field is circled in pink. Below it, step 4 is partially visible: 'Please enter the enrollment passcode in the field immediately below. To see the passcode, [click here](#)'.

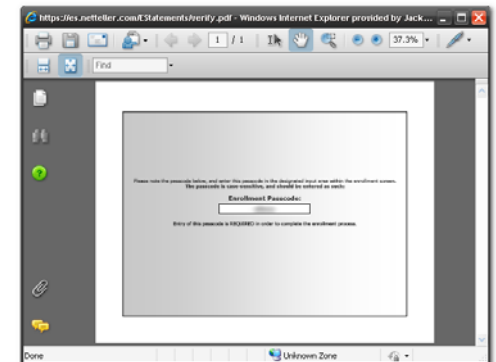
Step 4

This step is your key to knowing if you'll be able to read eStatements online. You must have Adobe® Reader® 7.0 or higher installed on your computer to use the service.

This close-up shows the enrollment passcode field with '****' entered. The field is circled in pink. A 'click here' link is also circled in pink.

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.**



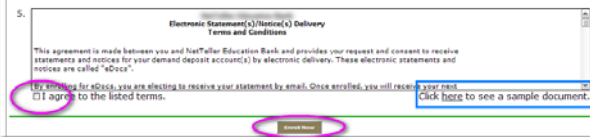
Return to the enrollment screen and type **the passcode** into Step 4.

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Step 5

Read our 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 us any time you enroll or unenroll.

All emails from us regarding eStatements will contain the secret security phrase you created.



CONGRATULATIONS

on going paperless
and reducing waste!

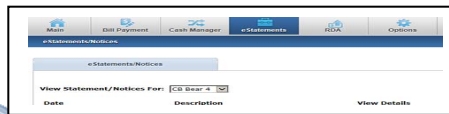
Receiving Documents

You'll receive an email from us when your eStatement is ready.



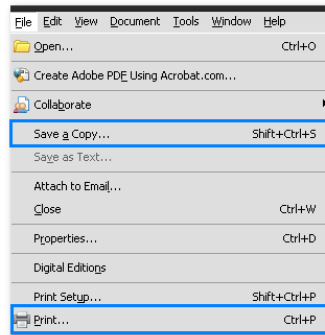
Login to Online Banking

Login to Online Banking and click on the eStatement tab to view your statement.



Saving and Printing

Because the statements open with **Adobe Reader**, you can use the Adobe toolbar to print or save. (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 tab

Retention

We retain statements online for 18 months and notices are kept for 60 days.

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.
- ✓ Do not write your password down.
- ✓ Change your password frequently.
- ✓ 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.

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