

eStatement FAQ

Will I continue to receive my printed statement in the mail if I sign up for eStatements?

No, when you sign up for eStatements you will no longer receive paper statements in the mail effective with your next statement date.

What accounts are available via eStatement?

eStatements are currently available for checking, savings, money market, certificate of deposit and loan accounts.

Why can I not choose “online” for my loan account statement delivery?

If one of the following applies to you, the bank needs to make a few adjustments in order for you view your information in Exchange OnLine:

1. Your loan is currently being paid as an automatic payment out of your account.
2. You originally received a coupon book.
3. You are receiving a summary of your loan balance information combined with your other deposit account statement.

Please contact your local office or send a message via the Exchange OnLine message center so we may adjust your account settings and have an eStatement generated.

Is there a cost associated with receiving eStatements?

No, eStatements are FREE to National Exchange Bank & Trust customers.

Is special software required to view my eStatement online?

Yes, your eStatement will be in a PDF format so you will need the free program Adobe Reader to view it. Please click the Adobe image below for information regarding downloading the latest version of Adobe Reader.



How do I make my loan payment when I only receive an eStatement?

The payment coupon on the bottom of your eStatement should not be sent in. The easiest ways to make your payments are in Exchange OnLine via a Bill Payment or a transfer. Both methods allow for you to set up an automatic recurring payment or to do the payment manually each month.

DO NOT INCLUDE THE BOTTOM PAYMENT COUPON ON AN ESTATEMENT IF YOU MAKE YOUR PAYMENT VIA CHECK. However, please include your account number on your check.

How do I balance my statement?

You may continue to balance your statement as done previously. If you previously chose to balance using the helpful information on the back of the printed statement, you may still access this form by choosing "Balance & Errors" in the top right location of the menu while viewing your eStatement or you may find it on the ["Disclosures"](#) page of our web site at www.nebat.com.

What should I do if I am unable to download my eStatement?

First, verify that you have the latest version of Adobe Reader as indicated above. Second, confirm that you have configured your browser to allow pop-ups from the Exchange OnLine site. If you have confirmed that both of these issues are addressed and you are still not able to view your eStatements, please call us at 1-877-921-7700 or [Contact Us](#) electronically.

How do I allow pop-ups from Exchange OnLine?

Please consult your browser's help area or [visit Microsoft's Web site](#) to learn how to change your pop-up setting.

Why am I not able to view my most recent past statement after I have consented?

Due to varying statement dates, new customers to our Exchange OnLine may not immediately have a past statement available. In these cases, you will be notified as soon as a new statement is available for your viewing.

I can only see the first page of my statement. How do I scroll to the remaining pages?

On the top of your eStatement viewer, you will find the page navigation area. You may either directly enter the page to which you would like to move in the white box or navigate through the pages using the arrow keys.

What should I do if I do not receive my eStatement notification?

If you have not received an email notification that your statement is available to view online, the email address on file may not be current. Please go to the Customer Service tab in Exchange OnLine, and choose "Manage Contact Information" to check your email address and update it if necessary. Your current email address on file is also indicated on your Account Overview page.

If your email address is correct and you are still not receiving your eStatement notification, call us at 1-877-921-7700 or [Contact Us](#) electronically.

How do I change the email address to which my eStatement notifications are sent?

You may modify the email address we have on file within the Manage Contact Information screen found in the Customer Service tab.

What if I sign up for eStatements and then decide I would like to receive paper statements again?

You may withdraw your consent to receive National Exchange Bank & Trust eStatements and disclosures electronically by calling National Exchange Bank & Trust at 1-877-921-7700. You may also revert to paper statements in Exchange OnLine via one of these methods. 1 - Click on the [Customer Service](#) tab. Under the [Account Maintenance](#) menu, click on "Change statement delivery method," and choose "Paper" from the drop-down menu. 2 - On the Statement Menu page, click on "Change statement delivery method," and choose "Paper" from the drop-down menu.

Withdrawal of consent requires that you receive your statements and disclosures via the US Postal Service. If you change an account's statement delivery method from "Online" to "Paper," you will lose access to any statements previously delivered online. You may want to save your online statements before making this change.