

## **E Statement FAQ**

### **Q: Why does USECU charge for paper statements?**

A: We are committed to providing our members with excellent service, and in order to continue doing so, we examined areas where we can reduce expenses. The costs associated with processing and delivering paper statements (paper, printing, postage, etc.) make this an area where we can realize substantial savings.

### **Q: If I switch to eStatements, is there a fee?**

A: No, You will also have the ability to view statements earlier than by mail, and in a secure environment. In addition, eStatements are aligned with USECU's green campaign to reduce resources and pollution associated with producing and delivering paper statements.

### **Q: Are eStatements secure?**

A: Yes, paper statements can get lost or stolen in the mail. We deliver eStatements directly to your computer and they will only be available after providing customized logins, passwords, and computer authentication. Our Home Banking system uses advanced, industry-recognized security safeguards. With password-protected logins, multi-factor authentication, and firewall protected servers we have the security in place to give you peace of mind.

### **Q: How do I sign up for eStatements?**

A: Enroll in FREE Online Home Banking. Visit [myusecu.org](http://myusecu.org) and click on "First Time Login" to register. Once enrolled in Home Banking, click on the "Your Home Banking" link to enroll in eStatements. Please contact us at 312.922.5310 with questions.

### **Q: When is the fee assessed?**

A: At the end of each statement cycle. If you get monthly statements, you will incur a monthly fee. If you receive them quarterly, the fee is incurred quarterly.

### **Q: How long are statements available online?**

A: Statements are currently available for 24 months. If you want to keep statements longer, please save them as an electronic file.

### **Q: Can I change back to paper statements?**

A: Yes, to opt out from eStatements, please contact us.

### **Q: Which account is charged the fee?**

A: Fees are posted to the Regular Share account.

If you have an unusual hardship, please contact us to discuss your situation.