# E-Statements Delivery

**Overview**
The Electronic-only Statement Delivery service (also known as E-Statements) sends your loan billing statement to your online account in electronic-only format.

Your electronic statements are exactly the same as your paper statements.

To begin the process, we require your consent for the service so that we can send your loan billing statements in electronic-only format and suspend sending your paper statements in the mail.  To access your loan billing statement online, you will also need to meet the following minimum hardware requirements:

• A computer with Internet connection and a hard drive with sufficient hard disk space to save any statements.

• A printer connected to your PC to print statements

• An Internet browser with 128-bit encryption and Internet access through an Internet Service Provider (ISP).

• A home email address.

You will be notified if these requirements change. If you select Electronic-only Statement Delivery but change your mind at a later time, you can opt-out of electronic-only statements and receive paper statements from JTNB at the next statement cycle.

# Electronic Loan Billing Disclosure

This disclosure contains important information about our Electronic Loan Billing product, also referred to as E- Statements. You should keep a copy of this disclosure for your records.

- **E-Statement Delivery**

Our Online Banking customers already experience the convenience of viewing loan billing statements online. Additional convenience and security can be achieved by enrolling in our E-Statement product.  When you enroll for E-Statements, you can eliminate the delivery of paper statements.

Our E-Statement product is easy to use, simply login and navigate to the "E-Documents" tab within the Online Banking Service.

If you enroll for E-Statements, your periodic account statements will only be accessible through our Online Banking Service.

**There is no charge for this service!**

- **Email Reminders**

If you enroll for E-Statements, we will send you an email alert to the email address you provide when your statement becomes available for viewing online. You can change the email address for the statement alert at any time by accessing "User Services" within the Online Banking service.

The email alert will include a link that takes you to the Online Banking login screen and after you login, y o u m a y access y our statement via the "E - Documents" tab.

- **Statement Availability**

E-statements are securely available online for 16 months. E-Statements may be downloaded or printed for permanent retention.

You may download or print E-Statements from your computer if you have the hardware and software described below. You can also save copies to your hard drive or other media for viewing and printing at a later time.

If you need help printing or if you need a paper copy, please contact us at 570 325-3631 or e-mail us at jtnb@ptd.net.

- **Enrolling for E-Statements**

You may enroll for E-Statements as part of the Online Banking enrollment process, or you can "opt-in" at any time by accessing the "E-Documents" page within the Online Banking Service.  You may also enroll by calling us at (570) 325-3631.

- **Canceling E- Statements**

You may opt-out of E-Statements at any time by contacting your local branch or by calling 570 3 25 -363 1.  If you opt-out of E-Statements, we will resume delivery of your paper statements by U. S. Mail.   There may be a fee associated with the reinstatement of paper statement.

- **Email Address Changes**

In order to provide E-Statements, we must maintain current customer email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address.

You should notify us of any changes to your personal contact information or you can update your personal information through "User Services" in the Online Banking Service.

- **Hardware and Software Requirements**

You don't need any special hardware or software to access E-Statements.   If you can access the Online Banking Service, you should be able to access your E-Statements.  However, prior to enrolling for E- Statements, you should verify that you have the following required hardware and software

- Internet Access.
- A computer and Internet browser that can support 128-bit encryption.
- Note: For security purposes, you should use the most current version Internet Brower available. The most current browser versions are typically more secure and will support 128 bit encryption. Browser upgrades are accessible on the Internet banking login page.
- Access to a printer or storage medium such as a hard drive so that you can download and/ or print disclosures and/or statements for your records.
- An external email address.

If you're lacking any of these requirements, please contact us and we'll help get you set up.

We may revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access E-Statements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) without the imposition of any fees.