

Effective September 1, 2007 Perfect Teller (Home Banking) users will no longer receive paper statements*



E-statements: E-asy, Safe, Convenient, & FREE

Electronic statements are available for members who use Home Banking to view their current and past monthly statements online. By clicking on the **Statements** link in Perfect Teller, members are able to choose the month for which they wish to view and print a statement. Some of the benefits of electronic statements include:

- Convenience - Easy access via Perfect Teller home banking link
- Receive statement faster -usually 2 days after the end of the statement cycle
- View statements online dating back to 2003
- Advantage of no longer having to store printed statements
- Saves the credit union the expense of printing and postage

* If you choose not to automatically receive electronic statements as a condition of home banking contact the credit union by September 1, 2007. Members have the option to opt out of receiving electronic statements at any time thereafter by contacting the credit union.

Frequently Asked Questions

What are e-statements?

E-Statement is an electronic version of your statement and images. You can view and print your statement right from your computer, or save it to your computer to refer to it at a later date. Avoid the traditional mail delivery method.

Will I continue to receive my paper statement in the mail?

Effective September 1, 2007, Home Banking users will no longer receive a paper statement. This reduces clutter for members and saves the credit union the expense of printing and postage.

When will I receive my e-statement?

Historically, you have waited for your paper statement to be mailed and waited for mail delivery. E-Statements bypasses all of this. So you will be receiving your statement sooner. Statements are usually ready no later than 2 days after the end of the statement cycle

Will my e-statement look the same as my paper statement?

Yes, your e-statement will look very similar to your paper statement.

Will I be able to print my statement?

Yes, you will be able to print all information on your E-Statement and download it to many financial management software programs.

Will I receive e-statements for all of my accounts?

As long as all of your accounts are signed up for home banking you will be able to view your statements for each.

Is there a charge for e-statements?

There is no charge to receive electronic statements.

Do I have to sign up for Perfect Teller in order to receive an e-statement?

Yes, once you are signed up for Perfect Teller, you can access the E-Statement feature by clicking on the **Statements** button on the right-hand side. There you will choose the month that you would like to view and then click the **Get Statements** button. Your statement will open in a separate window.

Is my statement information secure?

As is the case with everything traveling through the Internet, security is always an issue. Even statements being mailed via the postal system has its own set of security issues. This is why Midwest Family FCU has chosen to offer e-statements via home banking where you must enter your password to retrieve it. Your E-Statement will be available through our secure server.

How do I cancel my e-statement?

Members can opt out of receiving e-statements by contacting the credit union.