



## eStatements Frequently Asked Questions

### Q. What are eStatements?

A. eStatements are an electronic version of your monthly account statement accessed through our Diversified Credit Union (DCU) Online Banking service. They look just like your paper statements, but you view them online.

### Q. What are the benefits of viewing monthly statements electronically instead of receiving them through the mail?

A. eStatements benefits include:

- **Convenience!** You may view or print your eStatements any time you choose.
- **Simplicity!** You will receive an email when your eStatement is ready to view online.
- **Fast!** As soon as your statement is ready for viewing, it's available immediately with no delays for mail time.
- **Security!** eStatements are protected by the highest level of commercial encryption available and eStatements will not be lost or stolen in the mail.
- **Environmentally friendly!** Reduce paper waste and save trees!
- **No monthly charge – eStatements are FREE!**

### Q. Do I have to be an Online Banking member to receive eStatements?

A. Yes, in order to receive eStatements, you must be an active Online Banking user.

### Q. How do I enroll in DCU's Online Banking?

A. It's easy! Simply visit our website at [www.diversifiedcu.org](http://www.diversifiedcu.org) and within the Virtual Branch Login box, click the "Enroll Now" link. This will take you to a form to activate home banking.

### Q. How do I sign up for eStatements?

A. It's easy! You can sign up through your DCU's online banking account. The first time you sign in to your new Online Banking account, you will be asked to receive eStatements. Click on the "yes" button and you're all set! You will begin receiving your eStatements the next time you are scheduled to receive your paper statements.

If you are currently receiving paper statements and would like to enroll in eStatements, you can update your preferences by:

1. Login to your Online Banking account,
2. Go to "eStatements" under the Account tab listed on the left-hand side menu,
3. Click the link under eStatement Service and choose to receive electronic statements.

### Q. When will I be able to view my first statement electronically?

A. Your eStatement for your current statement cycle should be available for viewing the first business day after the statement date. You'll receive a courtesy email letting you know that your eStatement is ready and available for viewing.

**Q. How do I retrieve my eStatements?**

A. To retrieve your eStatements, simply:

1. Login to your Online Banking account,
2. Click on "eStatements" under the Account tab listed on the left-hand side menu,
3. Click on the statement month you'd like to view.

**Q. What accounts are eligible for eStatements?**

A. eStatements are currently available for all DCU checking and savings accounts. You will receive information for all accounts that are combined to your monthly checking account statement.

**Q. I have several accounts with DCU, do I need to enroll each separately?**

A. Yes, unless you have already combined those accounts onto one checking account statement. If you currently receive your account statements separately, then you need to enroll each one separately.

**Q. Can I access statements on a Joint Account?**

A. We are required to deliver email statement notification to the primary name listed on your current statement. Only the primary name listed on your account will be able to sign up for eStatements online.

**Q. What software or hardware requirements are needed to view eStatements online?**

A. The following are necessary for the operation of this service:

- Personal Computer with internet access
- An internet browser that supports 128-bit encryption
- If your browser does not support 128-bit encryption, you must upgrade it in order to Access the Online Banking secure pages to allow access to your eStatements.
- To print or download disclosures and eStatements you must have a printer connected to your PC or sufficient hard drive space to save the disclosure or eStatement.
- Adobe® Acrobat® Reader® 6.0 or higher. To install a free PDF viewer, go to the [Adobe website](#) and follow the instructions to download and install Adobe Acrobat Reader.
- You must also be enrolled in DCU's Online Banking

**Q. Are eStatements secure?**

A. Yes, eStatements are accessed securely through DCU's Online Banking. Your information is protected with the latest security features and requires an Access ID and Password that only you know. DCU's eStatement program uses 128-bit encryption security.

**Q. How long will eStatements be available for viewing?**

A. Once available, eStatements will remain available for viewing for 24 months (2 years) after the applicable statement date. If you wish to keep an archive for eStatements older than 2 years, we recommend you print and/or save them.

**Q. What if I cannot access my eStatements?**

A. If you have any problems accessing your eStatements, contact us via email at [MemberServices@diversifiedcu.org](mailto:MemberServices@diversifiedcu.org) or call us at 800-333-7757.

**Q. What if I don't receive an eStatement when expected?**

A. We monitor the eStatement delivery system for any possible delivery issues so that your eStatement service is not interrupted. If you do not receive your eStatement when it is normally sent, please check to be sure your email mailbox is not full and that your email address has not changed. You should also make sure that the email address we use to send your eStatement notifications does not block certain emails as SPAM or "Junk Mail."

**Q. How do I change my email address, and email delivery options?**

A. It is very important that we have a current email address for you so that we can continue to notify you when your statements are ready and keep you updated about important product information.

If you need to update your email address, it's easy:

1. Login to your Online Banking account,
2. Click on "Profile" listed on the left-hand side menu,
3. Choose Email and you can update your email address within the box.

**Q. Does my eStatement contain the same information as my paper statement?**

A. Yes. Your eStatement contains the same information your paper statement. The eStatement itself is a Portable Document Format (pdf) version of your paper statement and looks exactly like the paper statements you're used to receiving in the mail.

**Q. Will monthly statements continue to be mailed?**

A. When you elect to receive eStatements, you will no longer receive paper statements. If you would like to receive paper statements in addition to eStatements, you must select this option.

**Q. How do I opt out of eStatements?**

A. To discontinue your eStatements, simply:

4. Login to your Online Banking account,
5. Click on "eStatements" under the Account tab listed on the left-hand side menu,
6. Click on the link shown under eStatement Service and uncheck the box next to the account for which you no longer want eStatements.

We will then discontinue the eStatement service for the account you request and you will receive paper statements for subsequent statement periods. If you have an eReward checking account, you must receive eStatements otherwise you may be charged a fee.

Thank you for choosing Diversified Credit Union as your financial institution and please don't hesitate to contact us if you have any further questions.  
Our email is [MemberServices@diversifiedcu.org](mailto:MemberServices@diversifiedcu.org) or call us at 800-333-7757.