



## Protect Your Account Information with e-Statements

Accessed through F&M Bank Online Banking, e-Statements are the most convenient, paper-free way to receive your monthly statement(s). Your account information is always secure and accessible only to you using your unique username and password. You can view your statement as often as you like (for 60 days), and even save it to your computer's hard drive for permanent storage and reference. Images of all your cancelled checks are included.

### How to Get Started

You need to enroll in the e-Statement service while logged in to your online banking account.

- Click on "e-Statements" in the menu tab
- Click on "Documents & Settings" in the menu tab
- Click on "Details" if you want to choose only specific accounts for e-Statements.
- Verify your email address
- Create a "security phrase". This can be a word or short phrase and will be included in the subject line of all notification emails you receive to identify they are secure.
- A disclosure statement will appear explaining all service details
- Click "I agree" to indicate you agree to the disclosures
- Click "Submit" to finalize enrollment

### Security Protocol

You will receive a confirmation email shortly which confirms that your enrollment was successful. This email and all subsequent emails notifying you that statements are ready to be viewed will contain your personal security phrase as part of the "from" line. Your e-Statements will begin with the next statement cycle. When you open the email attachment, you will come to a log-in screen which requires your Online Banking username and password.

F&M Bank implements the most current security standards to protect you and your banking accounts. We use the same security protocol for online banking from your personal computer and mobile device.

### Additional Information

If you don't specify particular accounts during enrollment, all accounts that are displayed in Online Banking will be enrolled in e-Statements. Only one person can enroll in e-Statements per account. The first person who enrolls will receive the statements at their email address listed. Parties on the account with different online banking credentials will be unable to enroll that account or access the e-statements.

### Enrollment Assistance

If you need help during the enrollment process, please do not hesitate to reach out to your local F&M Bank branch. You can find a complete list of location on our website – [www.fmbankva.com/locations](http://www.fmbankva.com/locations), or feel free to give our customer support center a call at 540-896-8941.