

eStatement Frequently Asked Questions

What are eStatements?

eStatements, or electronic statements, replace your paper statements. They include all the same information your paper statement does, including your check images and any notices or important information from KFS. The difference is that eStatements are available to you as a file so that you can download, save or print your statement at your convenience.

What are the system requirements for KFS eStatements?

In order to take advantage of KFS eStatements you will need access to a computer with a web browser that supports 128-bit encryption (such as Internet Explorer 5.5 or higher or Netscape Navigator 6.1 or higher) and internet connectivity. You will also need a valid personal email address to receive notification when your statements are ready to download.

How do I begin receiving KFS eStatements?

If you are a KFS Online Banking customer, simply login to online banking and click the “eStatement” button at the top of the Accounts page. When you click the button, you will be presented with a consent and authorization document. Carefully review the terms of this agreement and indicate your consent to receive eStatements by clicking the Continue button below the disclosure.

If you are not a KFS Online Banking customer, you will need to sign up for KFS online banking first. KFS Online Banking is a free service that allows you to view account activity, transfer funds between accounts, schedule payments, and much more 24 hours a day 7 days a week.

To enroll in online banking:

- Go online to www.kfsavings.com.
- Click on “Online Banking” on the left or right side menu.
- Click the blue “Sign-Up” button at the top of the Online Banking page.
- Please take a moment to read the Online Banking Access Agreement. Then click on “Agree” to continue the enrollment process.
- Enter your information in the boxes provided. You will need to complete each box to continue with the enrollment process. **NOTE: It is important that you enter a valid, active email address in the “Email” field. This is the address we will use to contact you regarding e-statement delivery.**
- You may view our privacy statement from the enrollment screen by clicking on “Privacy Statement” at the bottom of the page.
- Click “Continue” at the bottom of the page. A “Thank You” message will appear, confirming your enrollment request has been submitted.
- Within one business day, you will receive an email from our Online Banking Department. The email will come from info@kfsavings.com and will contain login information and credentials.

To sign up for eStatements:

- Go online to www.kfsavings.com to login to Online Banking.
- Click “Login” on the upper right side of the main page.
- Enter your Sign-on ID and password.
- Click the “eStatement” button at the top of the page. You will be presented with a consent and authorization document. Carefully review the terms of this agreement and indicate your consent to receive eStatements by clicking the Continue button below the disclosure.

How long will it take to set up my KFS eStatement service?

Once you have accepted the terms of the agreement and receive a welcome email, you can access eStatements immediately. Paper statements will no longer be produced for your account.

How do I view my KFS eStatement?

Each month you will receive an email from info@kfsavings.com notifying you that your statement is ready to view. To access the eStatement, click on the link in the email or go to www.kfsavings.com and login to online banking. Click on the eStatement button at the top of the Accounts page then click on the statement document link. Your current statement, as well as archived statements, will be available for you to access.

Can I save my statement and check images on my computer or a disk?

Yes, in fact, we recommend that you save your monthly statements on either your computer or a disk so you can easily retrieve them in the future. To save a copy of your electronic statement, open the statement document and click the printer icon below your name. Then choose "File" then "Save As" and specify where you want the document saved on your computer or disk. Be sure to save your eStatement using the .html extension and select a name that will help you remember which statement the file contains (example: KFSCheckingJuly2008.html). Or, if you prefer, you can print a hardcopy of the document for your records by just clicking on the printer icon below your name. To save your check images, either click the view all check images link or click the check number in the description section of your statement. Right click the check and choose "Save Picture As". Be sure to save the check image using the .bmp extension. If you prefer, you can print a hardcopy of your check images by clicking the printer icon,

Can I download my eStatement information into my Personal Finance Management (PMF) software such as Quicken® or Microsoft Money®?

Yes. On the KFS Online Banking home page, click on the Quicken® or Microsoft® Money icon to create a file to import into your corresponding software. Alternatively, you can download a CSV (comma separated value) file from the KFS eStatements page by clicking the CSV button next to "Download". When prompted to save the file, click save. Select a filename and location and click save. The CSV file can be opened in Microsoft excel and other programs.

What if I forget my login name or password to access online banking?

If you have forgotten your online banking login name call our Operations Department at **1.888.249.0606** during normal business hours. You will be asked to answer some verification questions for security reasons. If you forgot your password, click the "I Forgot My Password" button on the sign on page.

What if I want to change my password for my KFS eStatement Service?

You can change your password anytime by logging into online banking and selecting the "Options" button on the left side of the screen.

Is my statement information secure with KFS eStatements?

KFS takes every possible means to ensure that our products and services meet the highest level of security commercially available. We strongly suggest that you protect your password and do not share it. The statements require using a browser that supports 128-bit encryption. *Please note that if you use a computer other than your home/business computer (such as a public library computer) to check your email and open attachments, this may result in a temporary file being created and stored on that remote computer. Security tip: Remember to delete temporary internet files, clear private data and/or empty the cache on the public computer. Please refer to the internet browser's help menu or network administrator for specific instructions. For optimal security, KFS recommends only using your personal computer to view your eStatements.*

Can I have eStatement delivery for more than one account?

By signing up for eStatements, you will receive eStatements for all of your deposit accounts registered for Online Banking. All accounts that appear on your current paper statements will appear on your eStatements.

Can I combine my checking and my savings accounts into one monthly statement?

Some KFS accounts are eligible to combine for statement purposes. Please contact our Customer Service Center at **1.888.249.0606** or visit one of our offices for more information on combining your account statements.

What if I can't access my eStatement?

If you have problems accessing your KFS eStatement, please contact our Operations Department by calling **1.888.249.0606** during normal business hours.

What if I stop receiving my eStatement notifications?

KFS monitors the eStatement delivery system for any possible delivery issues so that your eStatement service is not interrupted. If you do not receive your eStatement notification 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 KFS uses to send your eStatement (info@kfsavings.com) is not blocked on your email as SPAM.

What if my email address changes?

If your email address changes, log into Online Banking, select "Options" and enter your new email address in the space provided. This will ensure you continue to receive notification that your eStatement is available for viewing. **IMPORTANT: YOU MUST MAINTAIN A VALID EMAIL TO RECEIVE ESTATEMENTS. IF YOU DO NOT MAINTAIN A VALID EMAIL, YOUR ESTATEMENT SERVICE WILL BE CANCELLED.**

Can I get a copy of a previous eStatement?

Yes. Your eStatements will be archived for a period of 36 months. Should you need a copy of a statement that is not available online, please contact our Operations Department at **1.888.249.0606** during normal business hours. Research fees may apply.

What if I change my mind and want to go back to paper statements?

You can cancel your KFS eStatement service at any time. To do so, write to us at KFS, Attn: Operations Dept., P.O. Box 497, Waterville, ME 04903-0497, visit any one of our offices, or call us at **1.888.249.0606**. You will not be charged a fee to revert to paper statements; however, standard research fees may apply if you request copies of previous electronic statements. **KFS Rewards Checking accounts and KFS Tunes Checking accounts will be converted to an alternate KFS checking account if electronic statement delivery is cancelled.**