

# E-statement FAQs

## **What is an eStatement and how do I sign up?**

An eStatement is the electronic delivery of your statement, replacing the statement that is currently provided to you via U.S. Postal Service.

Once you are signed up for eStatement, you will no longer receive a paper statement in the mail.

To begin retrieving your statements online, just log into your South Georgia Banking Company Online Banking, click on Accounts, Statements then Statement Preference and choose Email Notification & Online Access to enroll the account(s) you would like to receive via eStatement. You do have to be a South Georgia Banking Company Online Banking Customer to receive eStatements. If you are not currently banking online, click on Personal Accounts under the Online Banking section at [www.sgbconline.com](http://www.sgbconline.com) and then click on Sign up for Online Banking, then follow the instructions. Business customers must come into a South Georgia Banking Company branch to enroll.

## **What are the benefits of receiving an eStatement?**

It's free.

Ability to print and/or save to your computer or disk. (Please use safe computing practices when storing any personal information on your PC or removable media. South Georgia Banking Company will not be responsible or liable for the loss or theft of any files that you choose to save or store on a PC or removable media.)

Can access up to 38 months of eStatement history. (After you enroll for eStatement you will be able to view your next statement online and that will start building your statement history. Up to 38 months of past eStatements are retained.)

-Added security - with eStatements you avoid mail fraud and mail theft.

-View your eStatement anytime it's convenient for you.

-eStatements are received on the same day they are prepared, no waiting for the mail to arrive.

## **Will my eStatement look the same as the statement in the mail?**

Yes, and it will include all of the same information including your check images.

## **What are the minimum system requirements for my PC?**

This product is best viewed using Win 7, Win 8 or Win 10 Browsers: IE11.0, Fx 67, Chrome 74 | Mac OS X 10.3.5 Browsers: Safari 12.1, Fx 67, Chrome 74. It is necessary to have Adobe Reader 5.0 or above installed on your PC to view the eStatement. A free copy of Adobe Reader may be obtained from the Adobe website at [www.adobe.com](http://www.adobe.com)

## **How will I be notified that my eStatement is ready to be viewed?**

We will send you a notification by email. Please make sure that we have your correct email address by logging into your South Georgia Banking Company Online Banking and clicking on Self Service. If your email address is incorrect you may update it by clicking on User Information.

**What if my email address changes?**

You are responsible for notifying us of any email address change. You may update your email information through South Georgia Banking Company Online Banking by clicking on Self Service and then clicking on User Information.

**Can I continue receiving eStatements but cancel the email that notifies me that my eStatement is ready to be viewed?**

No. The email is sent for your security and protection.

**Can I get my eStatement emailed to me instead?**

No, your eStatement cannot be emailed to you. Email is not a secure way to send your eStatements.

**Will my eStatement be on South Georgia Banking Company Online Banking if for some reason I don't receive my email notification?**

Yes, your eStatement and email notification are independent of one another. If you do not receive your email notification, your eStatement will still be on South Georgia Banking Company Online Banking for you to access. If you don't receive your email notification you will need to first verify that your email address is correct and make sure that you have South Georgia Banking Company added to your trusted sender's list. Contact us at 229-382-4211 or 888-782-4211 for further assistance if needed.

**Can I have my eStatement email notification sent to more than one email address?**

Yes, we can send your eStatement notification to more than one email address. Please contact the Internet Banking department at 229-382-4211 or 888-782-4211 if an additional email address needs to be added.

**Will joint account holders be able to view the eStatement?**

Yes, as long as they have access to log into South Georgia Banking Company Online Banking.

**Is my eStatement secure?**

Yes. Security of your information is a priority. Your eStatement is protected by 128-bit encryption and is only accessible by logging into South Georgia Banking Company Online Banking.

**If I close my account, will my last statement come electronically if I'm signed up to receive eStatement?**

No, your final statement will be sent to you via U.S. Postal Service. You will no longer be able to access your account or any eStatements online once the account is closed.

**What if I change my mind and do not want eStatement?**

You can cancel your eStatement at any time by logging into your Online Banking account, click on Accounts, Statements, Statement Preference, and then select Paper Only.