

Frequently Asked Questions: E-statements

1. **What are E-statements?**

E-statements are electronic versions of your monthly account statements that will replace your current paper statements. You can access your E-statements through My Credit Union Online.

2. **How do I enroll in E-statements?**

To enroll, simply:

- Logon to My Credit Union Online
- Click on the Additional Services tab
- Click on E-statements
- Enter your name and email address
- Click Submit

3. **What if I do not have account access to My Credit Union Online?**

You can sign up for My Credit Union Online by using your Call24 PIN as your password. If you do not have a Call24 PIN, please call 540.344.4419 or visit one of our branches to set one up.

4. **Is there a charge to receive E-statements?**

No. As a benefit of your Salem VA Credit Union membership, there is no charge for this service.

5. **What do I need in order to receive E-statements?**

You will need:

- Account access to My Credit Union Online
- A valid email address

IMPORTANT: You must keep your email address current to receive E-statements. Failure to do so may revert your account to receive all notices in paper form by U.S. Mail. If your email address is incorrect or changes, please complete the following steps:

- Logon to My Credit Union Online
- Click on My Settings
- Click Email Address
- Update the correct information
- Click Submit

Or, you may contact Salem VA Credit Union's Electronic Services Department at 540.344.4419 or toll free at 800.308.6384.

6. **Why is My Credit Union Online required in order to receive E-statements?**

E-statements are only available through My Credit Union Online to insure that your account information is as secure as possible.

7. **Once I sign up, how do I view my E-statements?**

Once you sign up for E-statements, you may begin viewing them online immediately by logging in to My Credit Union Online and selecting E-statements under the additional services tab.

Adobe Acrobat or Adobe Reader is required to view your eStatements. You can download the free software at <http://get.adobe.com/reader>

8. **How many months of past statements can I view?**

E-statements will be available up to 18 months for your convenience.

9. **How do I print and/or save my E-statements?**

Choosing Print/Save opens the file in an Adobe Acrobat format (available for free download at <http://get.adobe.com/reader>) and displays the statement in a PDF file. Once you have opened the document, you can print it by choosing File/Print, or by clicking on the Printer icon on the tool bar. To save the E-statement image, choose File/Save (or click the download or save icon) on the top toolbar. You can then save to the location of your choice.

10. **How will I know when my current E-statement is available for viewing?**

Salem VA Credit Union will send you an email at the beginning of each month indicating that your E-statement is available. The email will contain a link directing you to My Credit Union Online. Additional links may include important disclosures and special promotions at the Credit Union.

11. **Why did I not receive a notification email telling me my E-statement is available?**

There may be several reason why you did not receive an email, including:

- Your email address is incorrect – Please update it in My Credit Union Online.
- Your spam filter is catching it
- Your inbox is over capacity – You will need to delete some of your messages.

If this problem continues, please contact the Credit Union's Electronic Services Department at 540.344.4419, or toll free at 800.308.6384, for assistance.

12. **If I do not receive an email, can I still view my most current E-statement?**

Yes, as long as your E-statement enrollment is still active, you will be able to view all available E-statements. However, please be sure to keep all your contact information up to date with the Credit Union. Salem VA Credit Union reserves the right to cancel E-statement services if your email address and/or contact information is not up-to-date and valid.

13. **How do I update my email address?**

If your email address changes, please complete the following steps:

- Logon to My Credit Union Online
- Click on My Settings
- Click Email Address
- Update the correct information
- Click Submit

Or, you may notify us in writing at the address listed below:

Salem VA Credit Union
ATTN: Electronic Services Department
1970 Roanoke Blvd.
Building 77, Suite 12
Salem, VA 24153

14. **Will I still receive a paper statement?**

No, once you have enabled E-statements you will no longer receive a paper statement from the Credit Union.

15. **If I have other accounts with the Credit Union, do I have to enroll each of them?**
Yes, for security purposes each account has to be enrolled separately. Additionally, you can only view the eStatement for the account in which you have My Credit Union Online access.

REMEMBER: You can always switch between other accounts that you have access to through My Credit Union Online.

16. **Can I sign up to receive E-statements for my Salem VA Credit Union MasterCard?**
Yes. eStatements for your Credit Union MasterCard are available through the MasterCard website GoToMyCard.com. On this site, you can enroll to receive E-statements for your credit card. For more information about this process, [click here](#).

17. **How do I cancel E-statements?**
Simply notify us of your withdrawal from our e-statement program through either our secure email on My Credit Union Online or in writing at the address above.

18. **Why does my browser's Back button not always work?**
For security, this system will not let you use the Back button from all screens. This is to prevent someone from being able to access your personal information from a more generic, "non-personal" screen if you were to step away from your PC. If you need to view a previous page, close the page you are viewing and start over on the revealed screen.

19. **How secure is my personal information?**
Salem VA Credit Union uses several methods to ensure that your information is secure.
- **Username and Password** – Your username and password are unique identifiers that only you know. As long as you do not share your username and password with anyone, no one can sign into My Credit Union Online as you.
 - **Enhanced Login Security** – Adds extra security beyond just your password. Once added, the protection is invisible, and you will login as normal. During future logins, if you attempt to access your account from an unidentified computer, you will be asked for additional information before being allowed access.
 - **SSL** – Salem VA Credit Union uses SSL (Secure Socket Layer), which ensures that your connection and information are secure from outside inspection.
 - **Encryption** - Salem VA Credit Union uses 128-bit encryption to make your information unreadable as it passes over the Internet.
 - **Automatic Sign Out** – In addition, My Credit Union Online automatically signs you out of a session if you are inactive for a predefined number of minutes. For added security, it is best if you sign out immediately after you are finished using My Credit Union Online and close your browser window.

Still have questions about E-statements? Contact us at 540.344.4419 or toll free at 800.308.6384, or visit one of our branches.