



eStatements FAQ

- **What are eStatements?**

eStatements allow you to receive your statements and notices electronically versus through postal mail. It is a free service offered to First Bank customers!

eStatements are secure and password protected, allow electronic recordkeeping, and reduce the risk of account information getting lost or stolen in the mail.

- **How do I enroll?**

First, you will need to visit a First Bank office and sign a Request for eStatement User ID # to begin the enrollment process. You will be given the User ID # at that office the date of Request (unless you are a new customer to First Bank & then you should check back in a few days for your User ID #).

When you have your User ID #, you will go to the Bank's website: www.firstbankms.com Click on the eStatement button (on the top, next to the Internet Banking button), it will ask for your User ID # and password. (You are told your password when you receive your User ID # along with other security instructions/procedures.)

The screenshot shows the First Bank website's eStatements login interface. At the top center is the First Bank logo with "Member FDIC" underneath. To the right of the logo, it says "First Bank · P. O. Box 808 McComb, MS 39649 ·". Below the logo is a blue button labeled "Login to eStatements" and a link for "Test Browser Home". The main login area contains two input fields: "eStatements ID" and "eStatements PIN", with a blue "Login" button below them. At the bottom of the page, there is a disclaimer: "* Microsoft Internet Explorer Version 5 or higher saves user names and passwords. It will automatically complete any login for you. This allows people at your computer to use your logins without knowing your passwords. To see how to turn this feature off, click [here](#)."

You will have to agree to the terms and conditions of online enrollment by clicking the checkbox to “Agree”. Next, you will click, “Enroll Now”.

You will receive an email confirming your eStatement enrollment.

Please log-in to select the accounts listed by placing a checkmark by “All Accounts” or by the ones you wish to receive electronically (Notices related to the selected accounts will also be sent electronically). Be sure to “Save Your Settings”. *The accounts listed will be those on which you are the primary owner according to the bank’s records. Joint accounts not listed can be added, but the other joint owner will not receive an eStatement or a printed one.*

NOTE FOR BUSINESS CUSTOMERS ONLY: Please be sure to complete the First Name and Last Name fields for the person enrolling the business along with the Business Name & Business Tax ID fields.

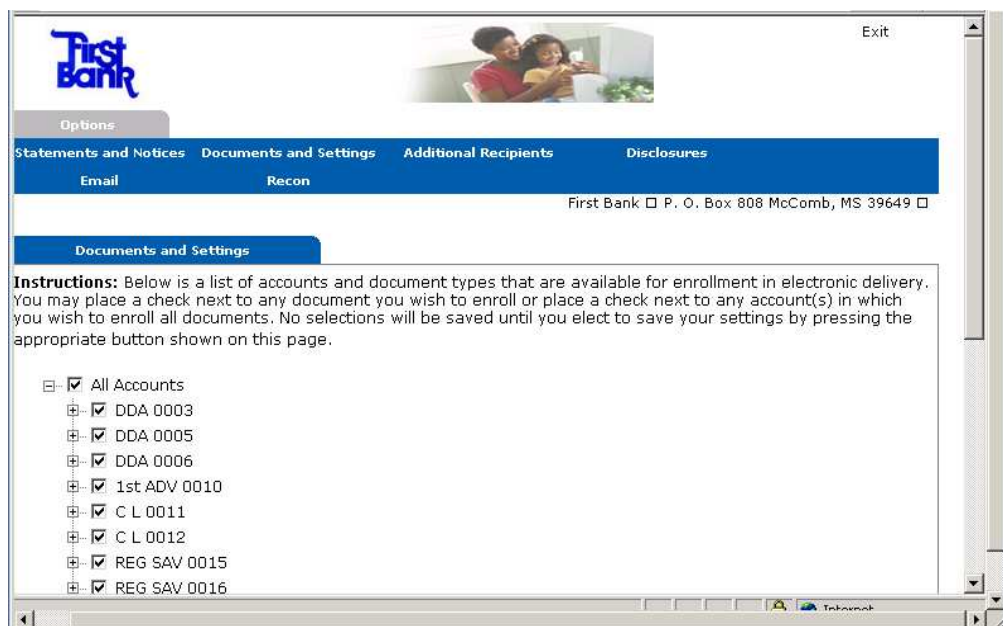
- **How do I access eStatements?**

After you have received your eStatement ID and PIN, go to www.firstbankms.com and click on the “eStatement” button at the top of the page (next to the “Internet Banking” button).

Type in your eStatements ID and PIN (you will be prompted to change your PIN).

After your PIN has been changed, finish the enrollment process by completing the enrollment page.

You will now be in the eStatements site and be able to view your accounts that were enrolled in eStatements.



NOTE: You will not see any previous statements for these accounts, you will have to wait for your statement or notice to generate. *e*Statements will only keep 60 days worth of statements and notices. You will be able to save these documents to your computer to retain for your records.

- **What are some of the *e*Statement functions?**

Additional Recipients

You have the ability to add additional recipients to receive your electronic documents by selecting the “Additional Recipients” option at the top of the page. You will assign them a username, PIN, and input their email address for notifications to be sent to.

NOTE: You will be completely responsible for whom you give access.



The screenshot shows the First Bank eStatements interface. At the top left is the First Bank logo. To the right is an 'Exit' button. Below the logo is a navigation bar with tabs: 'Options', 'Statements and Notices', 'Documents and Settings', 'Additional Recipients', and 'Disclosures'. Under 'Options', there are sub-tabs for 'Email' and 'Recon'. The main content area is titled 'Additional Recipients' and contains a table with three columns: 'Username', 'Email Address', and 'Access PIN'. Each column has an input field. To the right of the input fields are 'Save' and 'Cancel' buttons. Below the table is a large blue button labeled 'Add Additional Recipients'.

Change ID & PIN

You can change your *e*Statements ID, PIN and email address by clicking the “Options” tab at the top of the screen. Then, input the changes you wish to make, and click submit.

NOTE: In order to return to the initial “**Statement & Notices**” screen from the “**Options**” screen, you must click the “**Display**” button at the top of the screen after you have updated your personal information.

***e*Statements Functions – Receiving Documents**

When a statement or notice is generated an email is sent to the email address on file. You may click on the attachment or login to *e*Statements from the Bank’s website to view your electronic document. *(Be sure to save it to your computer as it is stored only 60 days on this site, then back-up your computer files to protect your records should your computer crash.)*

- **SAMPLE EMAIL**

From: First Bank [mailto:do-not-reply@firstbankms.com]
Sent: Friday, September 25, 2009 10:29 PM
To: (Your Name)
Subject: eStatement Enrollment (xxxxyour security phrasexxxx)

Your statement is now ready to view.

The statement is stored for 60 days. You may save the document to your computer for future reference.

If you have any questions regarding your statement, please contact customer service at your local branch office or call 601.684.2231 during regular banking hours.

Adobe Acrobat Reader® version 6.0 or higher is required to open and view your statement(s)/notice(s)*. To download the latest version of Adobe Reader®, go to <http://www.adobe.com/products/acrobat/readstep.html>

If you have Internet Explorer 8 and have problems, you may need to set your properties to allow cookies, javascript, pop-ups, and the site as a trusted site.

By clicking on the attachment, the login shell opens. You will then enter your eStatements ID and PIN.

The screenshot shows a web browser window with a purple header bar containing a warning: "You cannot save data typed into this form. If you would like a copy for your records." and a "Highlight" button. Below the header is a large white rectangular area. Underneath that is a grey box with the text "Any text should appear in the box below:" and a "2008" label. The main form area contains "Username:" and "Password:" labels next to input fields, a "Login" button, and a checked checkbox labeled "Include check images with my document if they are available". At the bottom, a red-bordered box contains a security warning: "We require to validate your security text at the top of the form with what you entered on our website when you log in. This security tag helps to protect you from phishing attacks and individuals who are trying to steal your confidential information."

The electronic document will then open with Adobe allowing you to print or save the document if desired.

- **SAMPLE STATEMENT**

First Bank
Member FDIC

Date 9/30/02
Account Number 1234567
Enclosures Page 1

JOHN Q PUBLIC
JANE A PUBLIC
23344 Any Street
AnyTown, NY 12345

Images of your checks are now available through our online banking service. If you haven't taken advantage of this free service, go to the website to sign up.

CHECKING ACCOUNT

Account Title: John Q Public

For information on your account 24 hours a day, 7 days a week, call the bank at (888)555-5555

CHECKING ACCOUNT	12345678	Check Safekeeping	Statement Dates 10/04/04 thru 10/06/04
Account Number	12345678	Days in the Statement Period	3
Beginning Balance	13,729.29	Average Daily Balance	23,937.12
Deposits	99,000.00	Average Collected	23,937.12
11 Checks/Charges	83,695.12		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	29,034.17		

DEPOSITS AND ADDITIONS

Date	Description	Amount
10/04	Regular Deposit	33,000.00
10/05	Regular Deposit	33,000.00
10/06	Regular Deposit	33,000.00

ATM, CHECK CARD, AND OTHER CHARGES

Date	Description	Amount
10/06	P/P E-Documents-Alternate	1.50
10/06	E Notice Fee- Primary	1.75
10/06	P/P E-Documents Fee-Primary	3.00
10/06	Email Bounce notice Primary	3.00
10/06	Email Bounce notice Alt.	3.50

(Actual eStatement is much clearer than above sample & very easy to read.)

- **Who do I contact for eStatement support?**

Call or speak to Account Service area at 601-684-2231 or a Customer Service Representative in your local branch office during regular business hours.