

WHAT'S INSIDE?

This reference provides basic procedures to help you access and use our Personal Online Banking Service.

Getting Started

Learn more about logging in and out of Personal Online Banking, Security Challenges and Resetting Your Password. Here you will also find our menus and where to find the services you need.

Home

A convenient "Home" for easy access to your accounts that you can customize.

Accounts

Find your account details and other account-related services and tasks.

Transfers

Move your money within Solvay Bank and from other financial institutions.

Bill Pay

The payment center has found a new home – now inside of online banking.

More Service Options

Here you'll find access to a secure page of additional account service options.

Profile

Keep your information up to date.

Alerts

Set and receive alerts of your banking activity.

Need more information than what you see here?

Tutorials and FAQ documents can be found on our website at solvaybank.com/education.

Contact our Customer Care department during business hours at 315-484-2201. Location hours can be found on our website at solvaybank.com/locations.

Solvay Bank
1537 Milton Ave
Solvay, NY 13209

GETTING STARTED

Sign in

1. Access the Personal Online Banking sign-in from the top left corner of our website at solvaybank.com.
2. Enter your **Username** and **Password**.
Note: For your protection, the system always masks password entry.
3. Click **Login**. The Home page appears.

Hide or Show Personal Information

If you have concerns about people around you observing you entering your user name or multi-factor authentication answers, on certain pages you can choose to hide this information. If a **HIDE** button appears within a field, you can protect the information within that field.

Personal Online Banking - Quick Reference Guide

Hide personal information

- Before entering anything into a field that includes the **HIDE** button, click the button.
- When you click **HIDE** in a protected field the system replaces the **HIDE** button with a **SHOW** button.
- In place of each character you enter, the online banking service displays a masking character.

Show personal information

- In the protected field, click **SHOW**.
- When you click **SHOW** in a protected field the system replaces the **SHOW** button with a **HIDE** button.
- The online banking service displays the text that you enter, rather than masking characters.

Authenticate Your Identity

We use multi-factor authentication as part of our online banking security. The system evaluates your device and usage patterns during the sign-in procedure. If our online banking service cannot validate your identity, the system may prompt you for further authentication. You will be able to authenticate your identity by answering a challenge question or receiving and entering a one-time passcode.

Answer a challenge question

In the **Answer a question** section, to continue you can answer a challenge question that you previously selected.

1. Click the **Answer Challenge Question** button. Additional fields appear.
2. In the field associated with the challenge question, answer the question.
3. Optional: Select the “**Don't challenge me again on this device**” box to register the device to help streamline future logins.
4. Click the **Continue** button. The sign-in process completes and the Home page appears.

Generate a one-time passcode

In the **Enter a passcode** section, you can request the system to send a one-time passcode to the email address registered in your user profile. This passcode is valid for 30 minutes from the time that the online banking service generates it.

1. Click the **Email passcode** button. The online banking service sends a message to the email address on file in your user profile, and the **Passcode** field appears.
2. Retrieve the email sent to you and review or copy the passcode contained within it.
3. In the **Passcode** field, enter or paste the passcode.
4. Optional: Select the “**Don't challenge me again on this device**” box to register the device to help streamline future logins.
5. Click the **Continue** button. The sign-in process completes and the Home page appears.

Forgotten Password

1. On the Log In page, click the **Forgot password** link. The Forgot password page appears.
2. In the **Username** field, enter the username that you use to sign in to the online banking service.
3. In the Last 4 digits of **Social Security Number** field, enter the last four digits of your Social Security Number.
4. In the **Email address** field, enter the email address stored in your user profile.
5. Click the **Reset password** button.

The online banking service sends an email message containing a temporary password to the email address stored in your user profile.

Notes:

- The online banking service may prompt you for additional information to confirm your identity before delivering the temporary password.
- You must sign in using your username and the temporary password provided within 30 minutes.
- After you sign in using the temporary password, the system prompts you to create a new password.

Sign Out

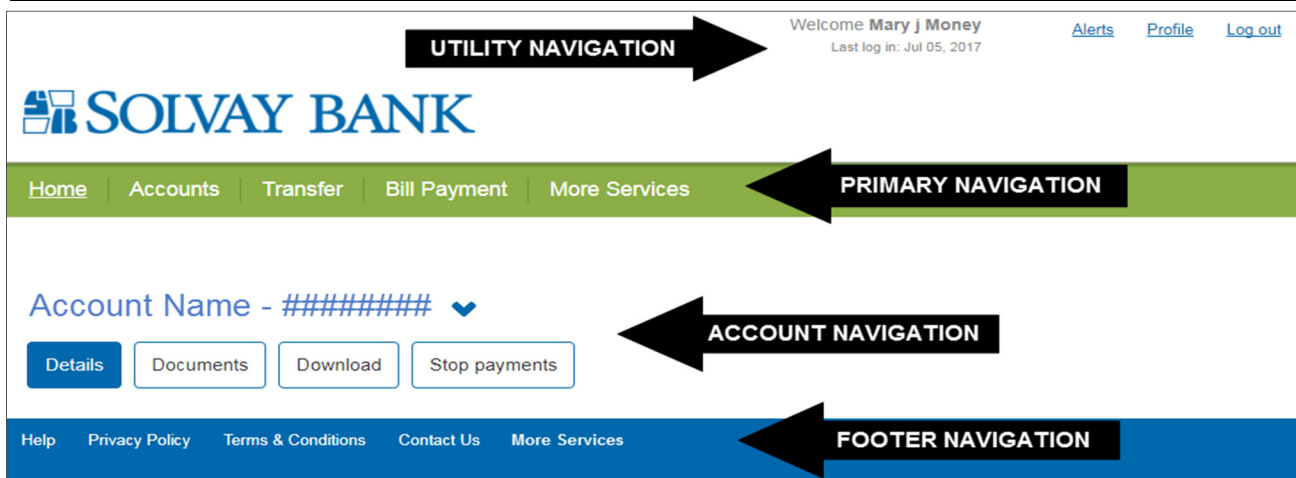
From the utility navigation area, click **Log out**. Your session ends and the system routes you to the sign out page.

Note: The system removes all sensitive information from the browser when you log out. Although you can close your browser for additional peace of mind, it is safe to continue to use the browser.

Navigation – Getting Around

You can access most online banking functionality by clicking options in one of the three main navigation areas:

Personal Online Banking - Quick Reference Guide



Primary Navigation Area

The Primary Navigation Area contains some or all of the following, depending on the available products:

- Home: Access high-level account information.
- Accounts: Access high-level and detailed account information.
- Transfer: External Transfers and Internal Transfers - move funds between eligible accounts.
- Bill Pay: Pay people or bills using the Bill Pay feature.
- More Services Option
 - Open an Additional Account
 - Apply for a Loan
 - Apply for Credit Card
 - Apply for Checking Line of Credit
 - Report a Lost or Stolen Card
 - Solvay Bank Branch Locations
 - Reorder Checks
 - View Educational Videos

Account Navigation Area

Use the Account Navigation Area for individual accounts to access some or all of the following, depending on the products that you use and the features available to the account type:

- Details: Access transaction and summary information about your account.
- Transfer: Transfer of funds between eligible accounts.
- Documents: Access electronic documents available for the account.
- Order Checks: Order checks for the account.

Utility Navigation Area:

Use the Utility Navigation Area to access additional features:

- Alerts: Sign up for alerts with your email or mobile device to stay up to date on your accounts.
- Profile: Update your user profile.
- Log out: Sign out from the online banking service.

Page Footer Navigation Area:

Use the Page Footer Navigation Area to access additional features:

- Help
- Privacy Policy
- Terms & Conditions
- Contact Us

HOME



Upon logging in, the Home page appears, providing a high-level overview of your account balances and access to other menu options. At any point during your session, you may click Home on the primary navigation area to return "Home."

Organize Accounts on the Home Page

Make it easier to access the accounts you use the most. You can make changes to account order and visibility that the online banking service uses both on the Home page and on account lists throughout the system.

From the Home page, click the  **Edit Accounts** link. The account list refreshes, replacing balance information with editing controls.


Reorder your accounts

1. For each account that you want to move, click the Move  button to move the account higher on the display list, or click the Move  button to move the account lower.
2. Click the **Save** button. The account list refreshes, replacing editing controls with the reordered balance information. All account lists reflect the changes.

Hide or show accounts on the Home page

1. Do either of the following:
 - Select the **Show on home** check box for each account to be shown on the Home page.
 - Clear the **Show on home** check box for each account that you want to hide on the Home page.
2. Click the **Save** button. The online banking service hides the accounts on the Home page and displays them last on all other account lists.

NOTE: Temporarily display account information for hidden accounts

On the Home page, click the **Show all accounts**  button. All accounts appear, regardless of whether you have designated them as hidden.

Assign nicknames to accounts

To help you easily identify your accounts throughout the online banking service, you can assign nicknames to one or more accounts. When you specify a nickname for an account, that nickname appears on every page that would otherwise display the account number.

1. In the first column, replace the current text with the new account nickname.
2. Click the **Save** button. The account list refreshes, replacing the display controls with the balance information for the selected accounts.

ACCOUNTS

Use the Account information page to access account balances, account details, and transaction history for each of your accounts. From the Account information page, you may also be able to access additional account-related functionality such as stop payments and online check ordering. The Home page displays summary-level account information.

Access Detailed Account Information

From the Account information page

1. In the primary navigation area, click **Accounts**. The Account information page appears.
2. From the account list, select an account. Transactions and available balances for the account appear.

Note: If you are currently accessing any account-related feature (for example, Stop payments), you can also access account details by doing either of the following:

- To access account details for the currently selected account, click the **Details** button in the account navigation area.
- To access account details for a different account, select the account from the **Account List** drop down that appears above the account navigation area.

Personal Online Banking - Quick Reference Guide

From the Home page

1. Click anywhere within the row associated with an account to access the **Account information** page for that account.

Show account details

On the Account information page, account detail appears when you select an account. The first line of account detail appears at all times, but you can hide or show subsequent lines, if any, as necessary.

1. On the **Account information** page, click the **Show details** button. The second and subsequent lines of account detail appear, and the Hide details button replaces the Show details button.
2. Click the **Hide** details button to hide account details.

Transactions

Access recent transactions

On the Home page, you can access up to ten of the most recent transactions associated with each checking, savings, loan, or Certificate of Deposit account.




1. On the **Home** page, click the **Recent** link associated with an account. Up to ten of the most recent transactions associated with the account appear.
2. Click the **Recent** link again to hide transaction information.

Retrieve additional transactions

To display the most relevant information to you as quickly as possible, only the most recent transactions appear when you access the Account information page.

1. On the **Account information** page, click the **More** transactions button. Additional transactions appear.
Note: If you retrieve additional transactions after sorting by a column other than the Date column, the online banking service updates the sort order to display all transactions in date order.

Sort transactions

A vertical arrow ( or ) identifies the currently sorted column. You can sort the transaction list by the currently sorted column, or by any column header that contains a vertical double-arrow ().

1. On the **Account information** page, click a sortable column header. The online banking service re-sorts currently visible transactions by the selected column, and the column header updates to indicate the direction of the sort.
2. Click the column header again to reverse the sort order.

Notes:

- If you retrieve additional transactions after sorting by a column, the online banking service updates the sort order to display all transactions in descending date order.
- For non-loan accounts, the Balance column appears only when you sort transactions by the Date column. The Balance column does not appear for loan accounts.




View loan transaction detail

On the **Account information** page, transactions credited to (paid to) loan accounts may include additional useful information about the payment. By default, the online banking service hides this information.

1. On the Account information page, click the **Show Details** link associated with a loan payment. The **Hide Details** link replaces the **Show Details** link. Loan transaction detail appears beneath the transaction description.

Identify transaction status in the transaction list





On the **Account information** page, the icon associated with a transaction's Date entry identifies the transaction's status and its current or pending effect on your accounts:

- **Posted Transactions** (): The transaction has been posted. Your current and available account balances already reflect posted transactions.
- **Pending Transactions** (): The transaction is pending and has not yet been posted. The available balance of your account reflects pending transactions, but the current balance does not.
- **Scheduled Transactions** (): The transaction is scheduled to post to your account; typically this date is one or more days in the future. Neither the current nor available balances of your account reflect scheduled transactions.

Filter transactions by status

On the **Account information** page, you can filter by transaction status.

Personal Online Banking - Quick Reference Guide

1. On the **Account information** page, in the header row of the transaction area, click the  **Filter**  button. The filtering tool expands.
2. Select or clear any or all of the Scheduled, Pending, and Posted check boxes.
3. Click the  **Filter**  button. The filtering tool collapses.

Search for transactions

Use **Transaction Search** to quickly find posted transactions by searching by date and transaction value. You can find **Transaction Search** on the right side of the **Account information** page.

1. Go to the **Account information** page for the account associated with the transactions that you are trying to find.
2. Specify either or both of the amount and date search criteria.
 - **Amount:** Enter either a dollar amount or a dash-separated amount range (for example, 75-150).
 - **Date:** Enter a specific date, or click the **Switch to date** range link to enter a date range.
3. Click the **Search** button. Transactions that match the criteria appear. If you enter an **Amount** and a **Date**, only transactions that meet both criteria appear.

Download processed transactions

From any Account information page, you can use the transaction download feature to save archival copies of processed checking and savings transactions.

1. Go to the Account information page for the account for which you are downloading transactions.
2. In the account navigation area, click the **Download** button. An overlay window appears.
3. From the **Date range** drop-down list, select a date option.

Note: Because of the volume of transactions that may be available, if you choose the **All Transactions** option the resulting file may be extremely large. Consider using the **Custom date** range option instead.

4. From the **Format** drop-down list, select the format of the download file.
5. Click the **Download transactions** button. The online banking service incorporates transactions processed during the specified date range into a download file.


View Check or Deposit Ticket Images

If an image is available for a check item or deposit ticket, on the Account information page the content of the **Description** column is a clickable link.

1. On the Account information page, click the check number or description. The check image appears in an overlay.
2. Once an image appears, you can rotate it, zoom in and out, and print the image by using the available controls.

Print Account or Transaction Information.

Although you can use the browser's print functionality on any page, you can also find additional printer-friendly formatted printing on the Home and Account information pages.

- From the Home page, you can print account information, including account numbers and names, balances, and balance types, for all accounts that currently appear.
 - From the Account information page, you can print the transactions that appear.
1. From the header row of the account list (Home page) or transaction area (Account information page), click the  **Print** button. The browser printing settings page appears.
 2. Select printing options.
 3. Depending on the browser, click the **Print** or **OK** button. Transaction detail prints to the selected printer.

Retrieve Documents Related to an Account

From the **Account information** page, use the **Documents** feature to view available account statements, notices, and similar materials associated with an account.

1. Go to the **Account information** page for the account for which you are retrieving documents.
2. In the account navigation area, click **Documents**. The Documents page appears.
3. Use the controls available on the Documents page to retrieve, view, and save available documents.

Order Checks

The check ordering tool provides secure access to a third-party check provider from whom you can order checks.

Personal Online Banking - Quick Reference Guide

1. Go to the **Account information** page for the checking account for which you are ordering checks.
2. In the account navigation area, click **Order checks**. The checking ordering website appears in a new window, with available information about your account prepopulated.
3. Follow the prompts to complete your order.

Stop Payments

Making a stop payment of pending checks or transactions

1. Go to the **Account information** page for the account associated with the check or transaction.
2. In the account navigation area, click **Stop payments**. The Stop payments page appears.
3. If available, from the **Create stop based on** options, select either **Check number** or **Amount**.
4. Enter either the **Check number** or the item **Amount**. If the online banking service permits dash-separated ranges (for example, 100-200), a note appears next to the field.
5. In the **Payee** field, enter the name of the individual to whom you wrote the check, or of the entity that is processing the automated payment.
6. In the **Date** field (if available), enter the date associated with the check or payment.
7. Click the **Create stop** payment button. A verification page appears.
8. Confirm the stop payment details, and then click the **Create stop** payment button. The online banking service submits the stop payment and the Stop payments page refreshes.

Note: The **Payee** and **Date** fields are for informational purposes only. The system does not use them as stop payment criteria.

Review pending stop payments

The Stop payments page displays all active stop payments for the account that you are currently viewing.

1. Go to the Account information page for the account associated with the stop payment.
2. In the account navigation area, click **Stop payments**. The Stop payments page displays information about active stop payments.

TRANSFERS

Transfers make managing your money easy. With **Internal Transfer** feature you can transfer funds between your accounts at our institution. With the **External Transfer** feature you can also transfer funds between our institution and your accounts at other institutions.


Transfer Funds To and From Internal Accounts

You can transfer funds between any accounts listed on the **From** account and **To** account lists. The procedure may differ depending on the account types involved in the transfer.

- You can schedule a transfer to recur in the future if the transfer originates from a checking or savings account that we have configured to allow transfer scheduling.
- Transfers from loan accounts are processed on the date that the system provides.
- You can originate loan payments only from a checking or savings account.

Transfer funds to a savings or checking account

Access the transfer menu by doing any of the following:


- In the **Primary navigation** area, click **Transfer**. The Transfer page appears.
 - From the **Account list** on the Home Page, click the **Transfer**  button associated with an account. The transfer tool appears in an overlay.
 - From the **Account information** page, click the **Transfer** link in the account navigation area. The transfer tool appears in an overlay.
1. Using the **From account** drop-down list, select the originating account.
 2. Using the **To account** drop-down list, select the destination account.
 3. In the **Date** field, either accept the default date provided or enter a new date.

Personal Online Banking - Quick Reference Guide

4. Optional: Select the **Repeat** check box to schedule the online banking service to initiate the transaction again one or more times in the future, and then specify scheduling details in the fields that appear.
5. In the field associated with the **Amount** row, enter the transfer amount.
6. Optional: In the **Description** field, enter a transaction description.
7. Click the **Preview transfer** button. A preview of the transfer appears.
8. Verify the transaction details and then click the **Complete transfer** button. The online banking service submits the transfer, and a transaction confirmation message appears. Make note of the confirmation number for your records.

Transfer funds to a Loan Account – Making a Payment

Access the transfer menu by doing any of the following:

- In the **Primary navigation** area, click **Transfer**. The Transfer page appears.
 - From the **Account list** on the Home Page, click the **Transfer**  button associated with an account. The transfer tool appears in an overlay.
 - From the **Account information** page, click the **Transfer** link in the account navigation area. The transfer tool appears in an overlay.
1. Using the **From account** drop-down list, select the checking or savings account to make payment from.
 2. Using the **To account** drop-down list, select the loan account you wish to pay.
 3. In the **Date** field, either accept the default date provided or enter a new date.
Optional: Select the **Repeat** check box to schedule the online banking service to initiate the transaction again one or more times in the future. You will be prompted for additional scheduling details to repeat the transaction.
 4. In the fields associated with **Payment Amount and Type**, enter the type of payment you want to make (**Principal, Regular, Interest**) and the payment amount you wish to transfer.
 - Principal Payment: payment is made only to the principal balance of the loan.
 - Regular Payment: payment is split between the principal balance and the interest balance.
 - Interest Payment: payment is made only to the interest balance of the loan.*Optional:* In the **Description** field, enter a transaction description.
 5. Click the **Preview transfer** button. A preview of the transfer appears.
 6. Verify the transaction details and then click the **Complete transfer** button. The online banking service submits the transfer, and a transaction confirmation message appears. Make note of the confirmation number for your records.

View transfer schedules

You can access a list of scheduled transfers on the **Transfer** page.

1. From anywhere in the online banking service, in the primary navigation area, click **Transfer**. The Transfer page appears. Scheduled transfers appear at the bottom of the page.
2. If the **From account** drop-down list appears at the top of the Scheduled transfers section, select the account for which you want to view scheduled transfers.

Modify a transfer schedule

1. From the primary navigation area, click **Transfer**. The Transfer page appears. Scheduled transfers appear at the bottom of the page.
2. If the **From account** drop-down list appears at the top of the **Scheduled transfers** section, select the account that is associated with the transfer schedule that you want to modify.
3. Click the **Edit** button associated with the schedule that you want to edit. An overlay appears.
Optional:
 - From the **From account** drop-down list, select a new originating account.
 - From the **To account** drop-down list, select a new destination account.
4. In the **Date** field, enter a date. If you are updating a recurring transfer, enter the date the first transfer is to be made.
Optional:
 - Clear the **Repeat** check box to schedule the transaction to occur only once. If you leave the Repeat check box selected, you can also update recurrence details.
 - In the field associated with the **Amount** row, update the transfer amount.
 - In the **Description** field, update the transaction description.
5. Click the **Preview transfer** button. A preview of the transfer appears. If you need to make additional changes, click the **Edit** button to return to the initial transfer page.
6. Verify the transaction details and then click the **Complete transfer** button. The online banking service submits the transfer, and a transaction confirmation message appears. Make note of the confirmation number included in this

message.

Delete a transfer schedule

1. From the primary navigation area, click **Transfer**. The Transfer page appears. Scheduled transfers appear at the bottom of the page.
2. If the **From account** drop-down list appears at the top of the Scheduled transfers section, select the account that is associated with the transfer schedule that you want to **delete**.
3. Click the **Delete** button associated with the schedule that you want to delete. A confirmation overlay appears.
4. Click the **Delete** transfer button. The system deletes the transfer schedule, and a **Close** button replaces the **Delete** transfer and **Cancel** buttons.
5. Click **Close**. The confirmation overlay closes.

Transfer Funds To and From External Accounts

You can use transfer funds between accounts held at our institution and accounts held at other institutions.

1. From the primary navigation area, click **Transfer**. The Transfer page appears. External Transfers appear on the right side of the page.
2. Click **Launch External Transfer**. The External transfer page appears. For more information about External Transfers please view our External Transfers Frequently Asked Questions.

BILL PAY

Pay bills or individuals. Use Bill Pay to set up recurring bill payments and electronic bill receipts, as well as make payments to a person with **Popmoney**. Bill Pay can be found in the primary navigation area. Click **Bill Payment**.

Enroll in Bill Payment

If you have not previously enrolled to use the Bill Payment feature, you will be prompted to do so upon clicking **Bill Payment**. You must be enrolled to access Bill Payment or Popmoney.

1. Enter e-mail address.
2. Read and accept the Terms of Service.

Note: Depending on account type, a fee may apply for use of Bill Payment. Please refer to our fee schedule posted on our website at solvaybank.com.

Access the Payment Center to Manage Your Bills

- Establish New Bills or modify existing ones.
- View information about previous and upcoming bill payments.
- Set up Payment reminders.
- Make a personal payment to family or friends.

Access Quick Pay to Make a Payment From the Home page

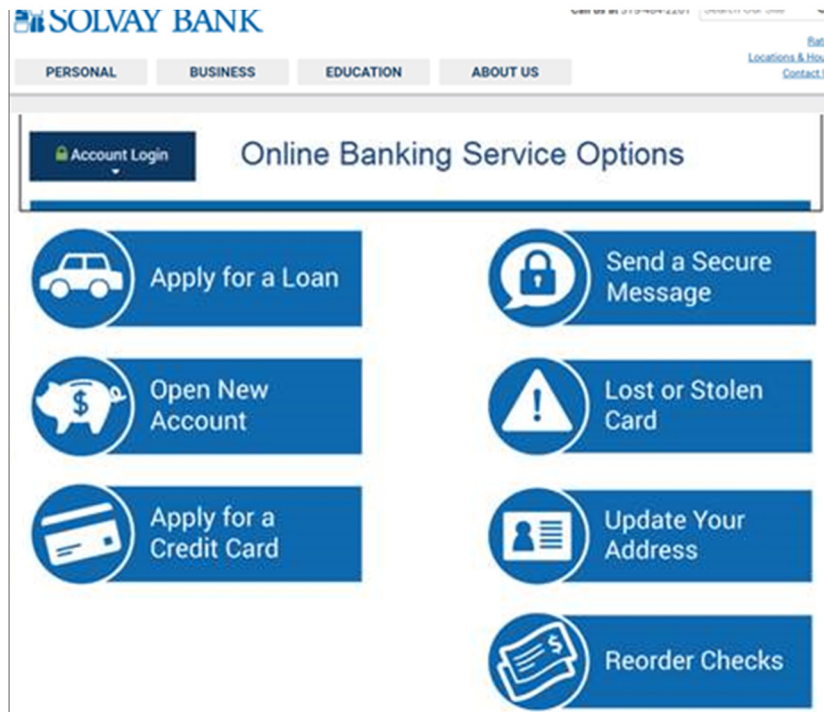
- Pay **established** billers with a few quick clicks. (Billers you have previously set up in the **Payment Center**)
- Pay an existing or new person with **Popmoney**

For more information regarding **Bill Pay** please visit our website at solvaybank.com.

MORE SERVICES OPTION

Find more Online Banking Service Options from this additional service page.


At the bottom of any page after you have logged in, click **Additional Services**. The Online Banking Service Options will open in a new tab or window. For your security, remember to Sign Off from the Online Banking tab when you have finished.





PROFILE

Update or view your personal information. In the utility navigation area, click **Profile**. The Profile page appears to give you access to your password, challenge questions, personal contact information such as email phone and address, as well as access to enroll or update your eStatement and Mobile Banking service options.

Change Your Password


1. In the utility navigation area, click **Profile**. The Profile page appears.
2. Click the  **Edit** button associated with the Password section. Additional fields appear.
3. In the **Current password** field, enter your current password.
4. In the **New password** and **Confirm new password** fields, enter a new password.
5. Click the **Save** button. A confirmation message appears.

Change Challenge Questions and Answers

1. In the utility navigation area, click **Profile**. The Profile page appears.
2. Click the  **Edit** button associated with the Challenge questions section. Additional fields appear.
3. From the drop-down  lists for each **First challenge question**, **Second challenge question**, and **Third challenge question**, select different challenge questions to answer.
4. In the field associated with each question, enter an answer for the question.
5. Click the **Save** button. A confirmation message appears.


*Note: To help protect the security of your personal information, by default the online banking service displays masking characters in all answer fields. Click **SHOW** within a field to display the text that you are typing in that field.*

Change Email Address

1. In the utility navigation area, click **Profile**. The Profile page appears.
2. Click the  **Edit** button associated with the Email section.
3. Enter your email address in the **Email address** and **Confirm email address** fields.
4. Click the **Save** button to save your changes.


View or Change Address Information

To help ensure accurate record-keeping, you can view and modify your address information at any time on the Profile page.

1. In the utility navigation area, click **Profile**. The Profile page appears.
2. Click the  **Edit** button associated with the Address section. Address information appears.
3. For each account or group of accounts, update the **Address, City, State, and ZIP code**.
4. Click the **Save** button to save your changes.

View or Change Telephone Numbers

To help ensure accurate record-keeping, you can view and modify your phone numbers at any time on the Profile page.

1. In the utility navigation area, click **Profile**. The Profile page appears.
2. Click the  **Edit** button associated with the Phone section. The telephone numbers stored in your user profile appear.
3. In the **Home phone** field, enter your home telephone number.
4. In the **Work phone** and Work extension fields, enter your work telephone number and extension, if any.
5. Click the **Save** button to save your changes.

Manage Mobile Banking

Through the online banking service, you can register new devices for use with Mobile Banking, and deactivate devices that you no longer use.

Enroll in Mobile Banking

1. In the utility navigation area, click **Profile**. The Profile page appears.
2. The Mobile Banking section is at the bottom of the page. Click the **Enroll** button. Mobile banking enrollment appears in a new browser tab or window.
3. Follow the prompts to enroll.

Manage Mobile Banking Devices

1. In the utility navigation area, click **Profile**. The Profile page appears.
2. The Mobile Banking section is at the bottom of the page. Click the **Manage Devices** button. The device management feature appears in a new browser tab or window.
3. Follow the prompts to manage your devices.

For more information regarding **Mobile Banking** please visit our website at solvaybank.com.

e-Statements

Electronic statements archive your account statements online, eliminating the need to receive, store, and securely dispose of physical statements. Replacing paper statements with electronic statements improves the efficiency of your record keeping, simplifies your monthly finances, and benefits the environment.

Instead of receiving a printed and mailed paper statement, when an electronic statement is available you receive an email to alert you that the statement is ready for online viewing. The next time you access the online banking service, you can view the same information included in your paper statements in a secure online environment instead of on a paper statement.

Enroll in Electronic Statements

1. In the utility navigation area, click **Profile**. The Profile page appears.
2. Click the **Edit** button associated with the Electronic statements section. Electronic statement enrollment information appears.
3. For each account that you are enrolling in electronic statements, select a delivery method option.
4. In the Terms and conditions section, click the **electronic statement terms and conditions** link. Terms and conditions for electronic statements appear in a new window.

Personal Online Banking - Quick Reference Guide

Note: If the **Confirmation code** field appears, locate the confirmation code within the new window and make note of it for future use.

5. Thoroughly read the enrollment terms and conditions.
6. Select the **I have read and accept the electronic statement terms and conditions** check box.
7. If the **Confirmation code** field appears, enter the confirmation code you previously made note of.
8. Click the **Save** button. The online banking service processes your enrollment.

Note: If no accounts are eligible for Electronic Statement enrollment, the **Close** button replaces the **Save** button.

View Electronic Statements

1. Go to the **Account Information** page for the account for which you are retrieving account statements.
2. In the account navigation area, click **Documents**. The Documents page appears.
3. Use the controls available on the Documents page to retrieve, view, and save available statements.

ALERTS

Use the Alerts feature to learn more about changes that affect your finances and online security. From within the Alerts feature, you can add, modify, and delete alerts, and view existing notifications.

When new notifications that meet your criteria are available, depending on the alert you establish, you can request delivery to your mobile phone, email or within online banking.

- Your mobile phone (entered by you when setting up the alert)
- Your email (defaults to the email address on the account or you can make it something different)
- Within online banking (an indicator appears in the **Utility navigation** area, alongside the Alerts link.)

For more information regarding **Alerts** please visit our website at solvaybank.com.