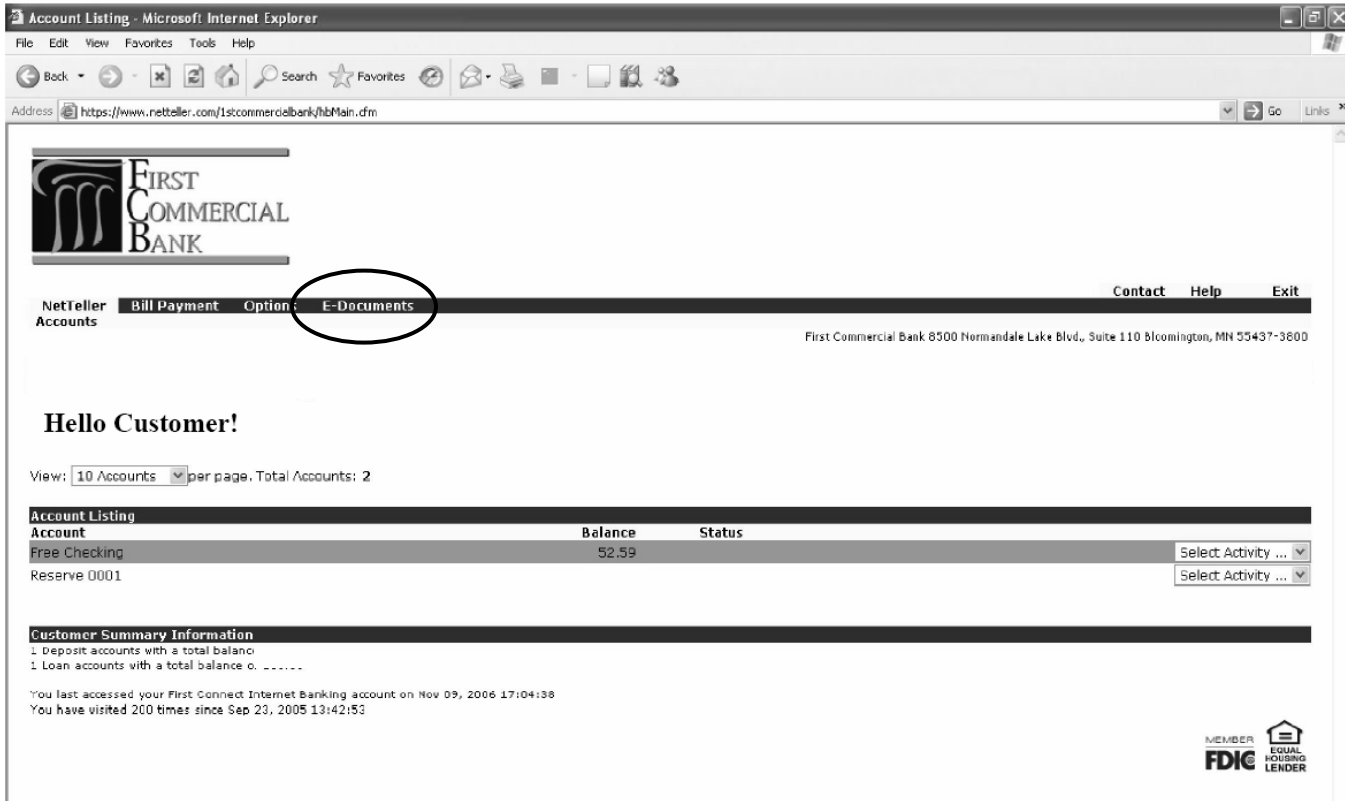


# eStatement Enrollment Guide

1. Log into your First Connect Account using your secure ID and Password.
2. Once logged in, select “eDocuments” from the menu bar.



3. You will be instructed to register or confirm your email address (this is the email address your eStatement notifications will be sent to). If no email address is currently registered, or if you need to update the one displayed, click “Change Email Address”. You will be directed to the Options menu in First Connect.





Personal Options

- Change
- 4 digit, Numeric PIN (enter twice)
- Personal ID
- Change E-mail Address**
- Personal Question
- Personal Question Answer

Current	New
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="submit" value="Submit"/>	

Reset Login Count



While in the Options Menu of First Connect, register your email address. You will also be required to complete the “Personal Question” fields beneath. While these fields are not related to eStatement enrollment, they are used to verify your identity for First Connect password reset. Return to eStatement enrollment by clicking “E-Documents” on the menu bar.



Personal Options

- Change
- 4 digit, Numeric PIN (enter twice)
- Personal ID
- Change E-mail Address
- Personal Question
- Personal Question Answer

Current	New
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
What is your favorite sports team?	
<input type="text" value="Vikings"/>	
<input type="submit" value="Submit"/>	

Reset Login Count



- The security phrase authenticates that the email sent to you has originated from First Commercial Bank. Your chosen security phrase will be included on all eStatement correspondence. Enter a phrase and save settings.



Email Settings

Please confirm your email address and security phrase.

All documents will be sent to the following email address:

All authentic emails will contain the following security phrase:

Please either save the displayed default settings or update your settings and save.

The security phrase is intended to assure our customers that any e-mailed documents asking for private information have indeed originated from the ESI Website. If the security phrase does not appear within any document reporting to come from ESI do not submit any sensitive information such as User Id or Password. Please report any suspicious emails to ESI Support Personnel as soon as possible. These measures are being taken to protect our customers from a fraudulent Internet scamming method known as "Phishing". Phishing is a term used to describe the act of sending an email to a user falsely claiming to be a legitimate enterprise in hopes of scamming the user into surrendering sensitive information that will be used for identity theft.



5. The resulting response screen instructs you to check you email inbox. The verbiage is as follows, “Your information has been updated. An email will be sent to the address listed on this page to confirm your changes. Please follow the link provided in the email to confirm your changes”. Verify that your selected security phrase appears in the email. Open the email and the attached PDF document.

The screenshot shows a Hotmail email interface. The email header includes the msn Hotmail logo and navigation tabs for Today, Mail, Calendar, and Contacts. The email content shows a message from First Commercial Bank with the subject "E Statements Confirmation Oliver Ave". An attachment named "ConfirmationRequest.pdf (0.04 MB)" is listed. The email body contains the following text:

Please follow these steps to complete your enrollment in XXXX Bank's E-Statement service:

1. Open the attached PDF file.
2. Enter your XXXX Online Banking ID and Password, then click Login.
3. You will see a sample E-Statement. Click the red confirmation link near the top of the page.
4. Log into XXXX Online Banking in the web browser window that opens.
5. Click the "Documents and Settings" menu item and proceed to select which accounts you would like to receive E-Statements for.

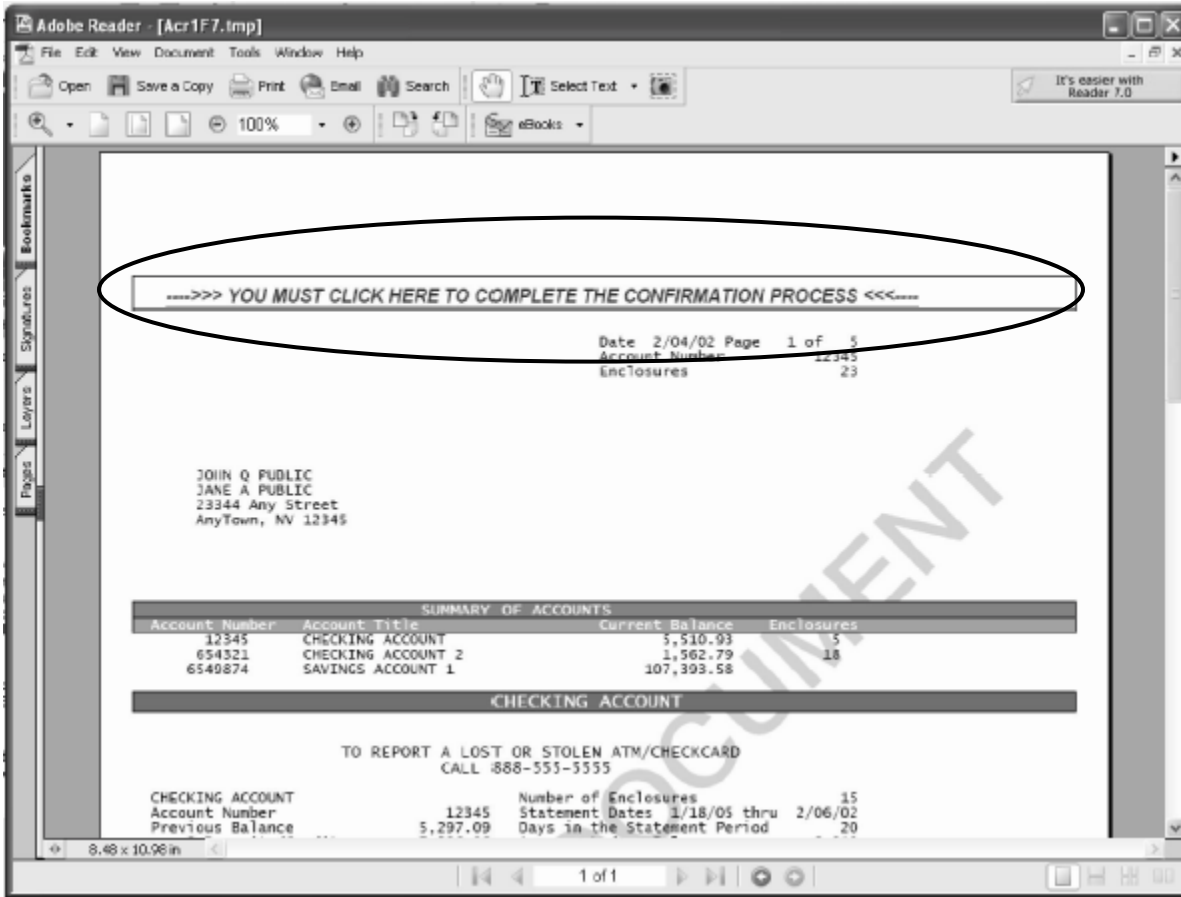
If you did not sign up for XXXX Bank's E-Statement service or have any questions, please contact the XXXX Bank Online Services Department at 1-800-555-5555 or <A href="mailto:info@bankurl.com">info@bankurl.com

Adobe Acrobat Reader® version 6.0 or higher is required to view E-Statements. To download Adobe Acrobat Reader®, click here or go to <A href="http://www.adobe.com/products/acrobat/readstep.html">http://www.adobe.com/products/acrobat/readstep.html

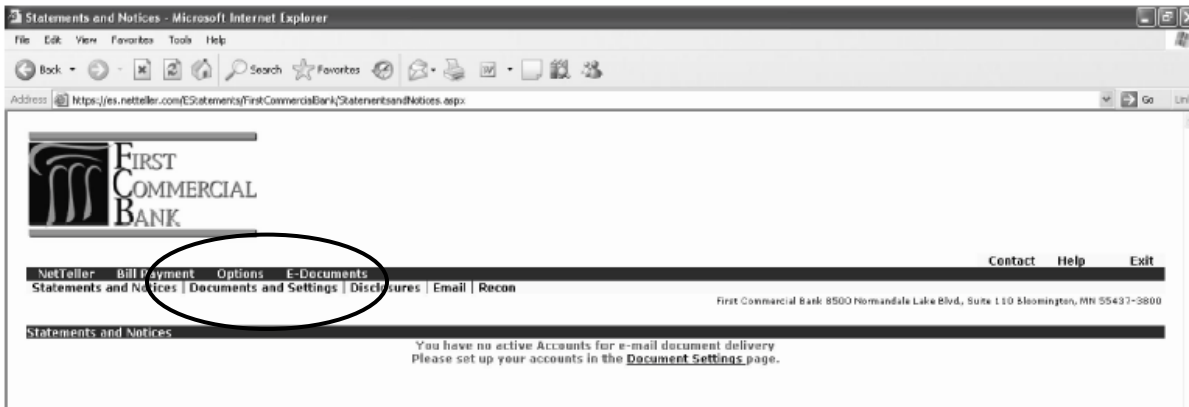
The separate window shows the First Commercial Bank login page. It features the bank's logo and the text "Your security text should appear in the box below:". Below this is a text input field containing "Oliver Ave". There are also input fields for "Username:" and "Password:", and a "Login" button. A security warning at the bottom states: "Please be sure to validate your security text at the top of the form with what you entered on our website when you enrolled. This security tag helps to protect you from phishing attacks and individuals who are trying to steal your confidential information."

6. Once at the eStatement Login page, enter your First Connect Username and Password and click Login. A sample eStatement will display.

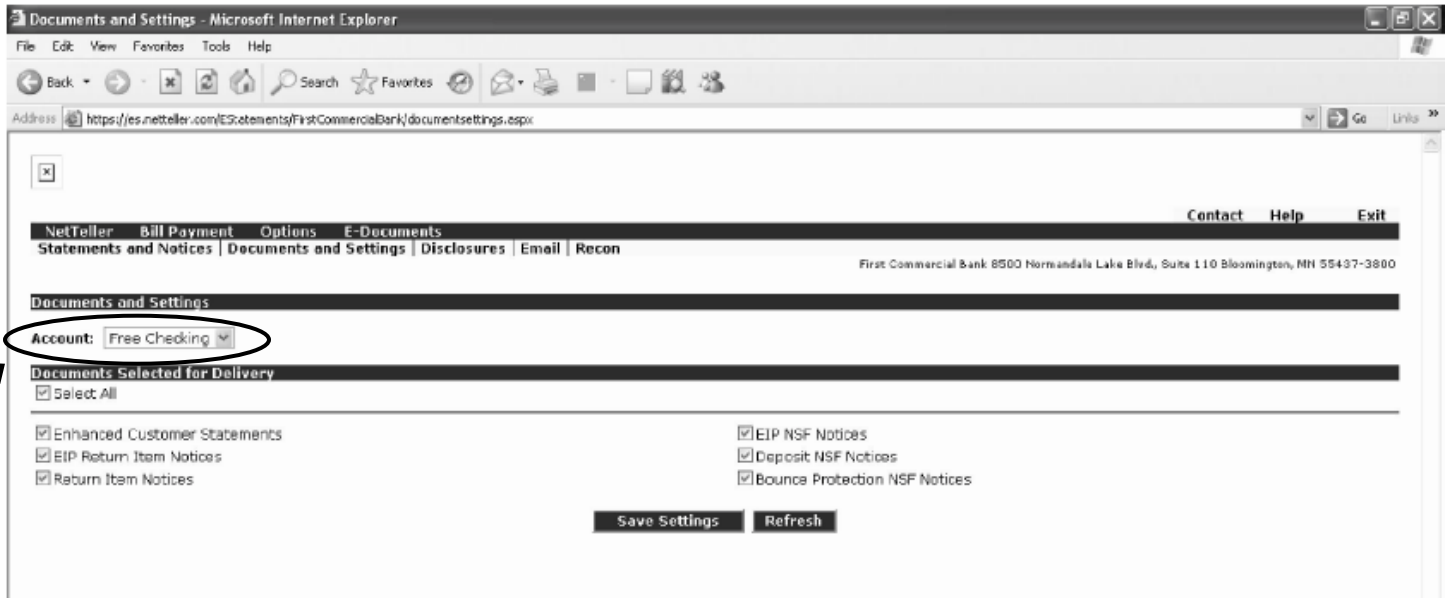
- The sample eStatement confirms your ability to receive and view electronic statements in the format they are delivered. Click on the red text link at the top of the form to continue with the enrollment process.



- Upon clicking the red text link, the Log In Screen will again appear for security of user. You will need to sign in using your First Connect User Name and Password.



- Select "Documents and Settings" from the Menu bar to specify which account(s) are being enrolled for eStatements.



- From “Documents and Settings” select the account(s) you wish to have delivered. Either “Select All” or select the individual documents you wish to receive electronically. “Select All” will ensure that future notices that are made available electronically will automatically convert. Otherwise, updating the selections will be necessary. Click “Save Settings”. You will be directed to the eStatement Terms and conditions. Choose the “Print” option if you wish to keep a paper copy of the Terms. You must acknowledge the agreement by clicking the “I Agree” button.

We also make statements and images available thru our First Commercial Bank First Connect Internet Banking system. You are able to retrieve text pages of your statement for maximum of twelve (12) months by selecting the “Statement” option next to the account on the “Account Information” page of the online banking system. Check and paper deposit images are available online for up to six (6) months by selecting the “Transactions” option next to the account on the “Account Information” page of the online banking system, and then by selecting the “View Image” link next to the transaction. After the above periods of time, statement and transactional information will be available upon requires by contacting us at 952.903.0777.

By clicking the “I Agree” button, you are authorizing First Commercial Bank to provide bank statements and/or notices for your chosen accounts by electronic means. **You understand and agree that by requesting electronic delivery, you will NOT receive statements and/or notices in paper form unless you specifically discontinue the E-Statement and/or E-Notices services as described in this disclosure. If your previous statement included imaged check copies, you will see those imaged check copies in your E-Statement.** You agree that electronic delivery will satisfy First Commercial Bank’s requirement to provide you a periodic statement and/or notice on your account.

Your consent shall remain valid until such a time as you exercise your right to revoke this consent by un-enrolling from the service through your First Commercial Bank First Connect Online Banking account. The E-Statement and/or E-Notice service will be discontinued within 10 banking days and you will receive your statement and/or notice in paper form. First Commercial Bank retains the right to discontinue this service at any time. Your E-Statement and/or E-Notice service will be discontinued if the e-mail notice is returned undeliverable for any reason.

If you have any questions or require assistance concerning this service, please contact us by telephone at 952.903.0777 or by email at [jlee@1stcommercialbank.com](mailto:jlee@1stcommercialbank.com).

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- If you wish to enroll more than one account for electronic statements, repeat step 10 for each account.

**Congratulations!** You have completed the eStatement enrollment process. An email notification will be delivered to your registered email address when your statement(s) are ready for viewing. Statements may then be printed or saved electronically to your personal files for later retrieval.