

## E-STATEMENTS FAQ

**Q. Why would I want to sign up for e-statements?**

A. You will not have to wait for the paper to go through the U.S. Mail so you will receive it sooner.

**Q. How do I sign up?**

A. Contact the credit union and provide us with the name(s), account number(s) and e-mail address(es) that you would like set up. Your password will then be e-mailed to you.

**Q. Can I request E-Statements if I'm the joint owner on the account?**

A. Yes, any primary or joint owner may sign up for E-Statements and any primary or joint owner may stop them.

**Q. My child is a minor, can I sign their account up for E-Statements?**

A. Yes, if you are joint on the account or the legal guardian of a minor, you can request E-Statements.

**Q. Can I get E-Statements for my business account?**

A. Yes – as long as you are joint on the account, you can sign up.

**Q. Can I change my password?**

A. Yes and you are encouraged to do so. Passwords should be complex – containing upper and lower case letters, numbers and symbols. The more complex, the more difficult it is for someone to guess. For your own safety, never use your social security number, your account number, phone number, birthdate, 1234, etc.

**Q. What happens after I receive my password?**

A. Go to [www.edpluscu.com](http://www.edpluscu.com) and click on the E-Statements link. You will then be asked for a login (your account number) and password. Be sure to change your password immediately.

**Q. How will I know my statement is available?**

A. As soon as your statement is ready for viewing, you will receive one e-mail telling you so.

**Q. What if my e-mail address changes?**

A. Contact us with the new address. If your statement is returned to us for a non-working e-mail address, you will begin receiving paper statements again.

**Q. Can I go back to paper statements if I don't like the e-statements?**

A. YES – you can go back to receiving a paper statement at any time by simply contacting us.

**Q. I receive e-statements, but I need a paper copy of this months statement – can you help?**

A. Yes, the e-statements are fully printable, but if you would like the credit union to provide you with paper copies at any time, just let us know.

**Q. Are e-statements safe?**

A. Yes, e-statements are safe. Actually, they are as safe or safer than paper copies sent through the mail. When the statement is e-mailed, it is encrypted and requires a password that YOU set up to access.

**Q. What about Identity Theft?**

A. Even though identity thieves are finding new ways to steal information over the Internet, the original theft – for example, taking out a credit card in your name – tends to be a low-tech crime. According to the Federal Trade Commission, about half the country's victims know how their information was swiped, and in many cases the breach was paper – bills, credit card solicitations, and financial statements – pilfered from garbage cans and mailboxes.

**Q. Do I need a particular software to access my E-Statement?**

A. Yes, you must have Adobe Acrobat. It is a free program. You will find the link on the E-Statement login page or by going to [www.adobe.com](http://www.adobe.com) and downloading the basic free reader. You will also need a computer with Internet access.

**Q. Can I have my E-Statement notification e-mailed to more than one address?**

A. No, statement notifications can only be sent to one e-mail address.

**Q. What do I do if I have problems with my E-Statements or questions about the program?**

A. Contact EPCU at 734-242-3765 or 800-732-1921.