

# The Reasons Add Up @ FedStar CU

Why should you be using e-statements?

In 2015, after years of little to no rate changes in the economy, and rising costs of printing, mailing and distribution of our monthly and quarterly statements, the decision was made to make information on member accounts easier, safer and more convenient by adding e-statements as the preferred method of distribution. This has allowed the credit union to maintain the highest dividend rates possible to provide to our members while keeping our costs down.

- **E-statements are safe.** They're located within password-protected Member Account Access Portal. You can download them to print or digitally store. They are much safer than a paper statement in a mailbox.
- **E-statements are quick.** Members can receive their statements the day after the period closes.
- **E-statements are economical.** FedStar Credit Union is a financial cooperative, which means we all have a stake in how efficiently it's operated. With that in mind, we're constantly looking for ways to keep costs as low as possible. Imagine how much could be saved if every member chose electronic statements!
- **E-statements are green.** E-statements save paper that's traditionally used to print and mail a monthly statement. We have more than 2,300 members – with multiple accounts. That's a lot of paper, and postage!
- **Avoid the Paper Statement Fee.** E-statements are your opportunity to avoid paying the \$3/Paper Statement Fee that took effect in January 2017. (We have been notifying our members since January 2016!)
- **E-statements can be viewed across all devices.** Members can view their statements on their computers, tablets and mobile devices. At home on the go, or at work. Safely and securely.
- **E-statements can be conveniently stored.** Statements are stored for up to 24 months and accessed through our secured website. Members can eliminate the paper and storage dilemmas in their homes. At home, on the go, or at work. Statements can be stored safely and securely.

To register for e-statements, simply log onto our website and click the Online Banking and E-statement signup form. Read the disclosures and click if you accept. You won't see your e-statements immediately, but that's okay. Your next statement will appear as an e-statement within our secure Home Banking Member Account Access portal.

You'll receive an email when it's ready to view. Simply log in to the Member Access Portal with your personal log in information and you will be directed to the balances screen. Just click the link for your e-statements. Members will also receive the current newsletter and any additional information that accompanies the statement.