

- **What is an eStatement?**

An eStatement is an electronic version of your account statement, presented in Portable Document Format (PDF), delivered through **VIPbanker™**.

- **Is there a fee for eStatements?**

No, there is absolutely no fee for switching to electronic statements.

- **Do I have to be a VIPbanker™ user to receive electronic statements?**

Yes, enrollment in our online banking service, **VIPbanker™** is a requirement for electronic statements.

- **Are eStatements secure?**

Yes, we take every possible measure to ensure the highest level of security. Your eStatements are available only through **VIPbanker™**, our secure online banking system, and therefore encrypted with your personal password. Our online banking service requires a browser that supports 128-bit encryption.

- **What are the benefits of switching to eStatements?**

By switching to electronic statements, you can:

- o Access your financial information 24 hours a day from anywhere you have access to the Internet.
- o Get organized and reduce the clutter of paper statements.
- o Reduce the risk of mail fraud and identity theft that comes with paper delivery.
- o Help to protect the environment.

- **Are eStatements available for all Pacific Western Bank accounts?**

eStatements are currently available for personal and business checking accounts and money market accounts. Savings accounts are also eligible for eStatements if combined with a checking account.

- **How do I combine my checking and savings statement?**

Please contact your branch of account; they will be able to combine your checking and savings account statements.

- **If I enroll for eStatements, will I still get a paper statement?**

No, eStatements are **"GREEN"** statements. Once enrolled, you will no longer receive a paper statement.

- **For joint account holders, can one owner receive an eStatement and the other a paper statement?**

No. An election for eStatements will apply to all account holders.

- **Can I have my eStatement notification(s) go to different email addresses for different accounts?**

No, one email address must be used for all notifications (i.e., you cannot have a checking account notification going to one email address and a savings account notification going to another email address). You can, however, add a second email address to receive all notifications.

- **How is an eStatement different from my paper statement?**

The layout of your eStatement will look different from past statements, however all transaction and reporting information will remain the same.

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Overview *continued...*

- **Other than access to VIPbanker™, do I need any additional hardware or software to access my eStatement?**

No additional hardware is needed. eStatements are available in Portable Document Format (PDF). We recommend that you have at least Adobe Acrobat Reader 5.0 or higher to open and view your statement(s). Download the latest free version of Adobe Acrobat Reader at www.adobe.com.

- **What should I do if I do not receive my eStatement?**

If you have not received an email notifying you that your statement is available to view online, we may have an outdated email address on file for you. Please log in to VIPbanker™ and from the menu on the left hand side, click on **Delivery** under **Preferences**. You will then see your enabled accounts and the email address attached to each account. Simply check your email address and update if necessary.

- **How do I change the email address to which my eStatement notifications are sent?**

Log in to VIPbanker™ and from the menu on the left hand side, click on **Delivery** under **Preferences**. You will then see your enabled accounts and the associated email address. Simply update each email address you would like changed.

- **Who do I call if I have questions about my eStatement?**

If you have questions or difficulty accessing your eStatement, please contact us at:

1-800-350-3557

Monday – Thursday, 8:00 A.M. to 5:00 P.M. PST
or Friday, 8:00 A.M. to 6:00 P.M. PST

You may also contact your branch of account.

- **How do I enroll for eStatements?**

1. Log on to **VIPbanker™** using your Login ID and password. If you've not yet enrolled in online banking, please contact your branch or Account Officer for details and assistance.
2. From the menu on the left hand side, click on **Delivery**, under the **Preferences** section.
3. You will then see your online-enabled account(s). Select **Electronic Delivery** and input your **E-Mail** address.
4. Accept the terms and conditions of the **Statement Delivery Agreement** and click on **Submit**.

- **After I enroll, when can I expect to receive my first statement?**

You will receive your first eStatement when your next statement cycles (provided your enrollment is received at least ten (10) business days before your statement cycle date). If your statement has cycled, you may receive one last paper statement before electronic statements begin.

- **How will I know when my eStatement is available to view online?**

One of the many benefits of an eStatement is that you will receive your bank statements faster than waiting for mail delivery. As soon as your eStatement is ready, you will receive an email notification from notices@pacificwesternbank.com to the address you specified during enrollment.

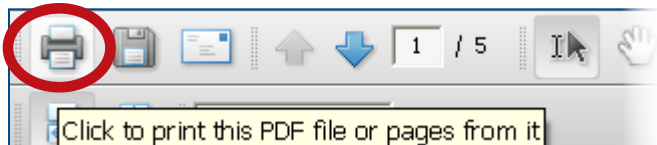
- **Will my eStatement be on VIPbanker™ if for some reason I don't receive my email notification?**

Yes, your eStatement will be available even if you do not receive an email notification.

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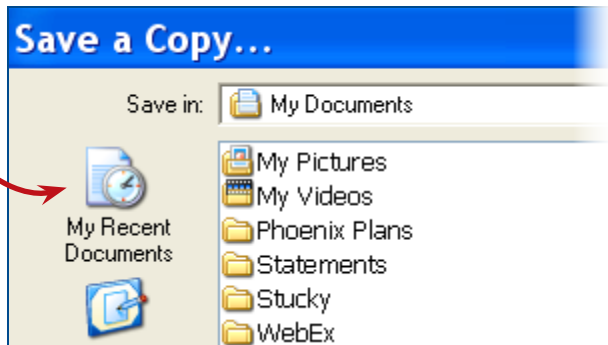
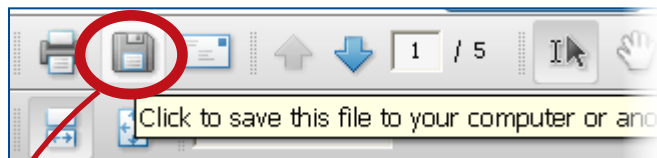
- **How do I print my eStatement?**

Click on the print icon located at the top of the Adobe Acrobat tool bar as circled below.



- **How do I save my eStatements?**

Click on the save icon located at the top of the Adobe Acrobat tool bar as circled below. You will then be prompted to select a location for your statement to be saved.



- **Are check images included with my eStatement?**

Yes, check images are included with your eStatement.

- **Will my previous account statements be available for viewing online?**

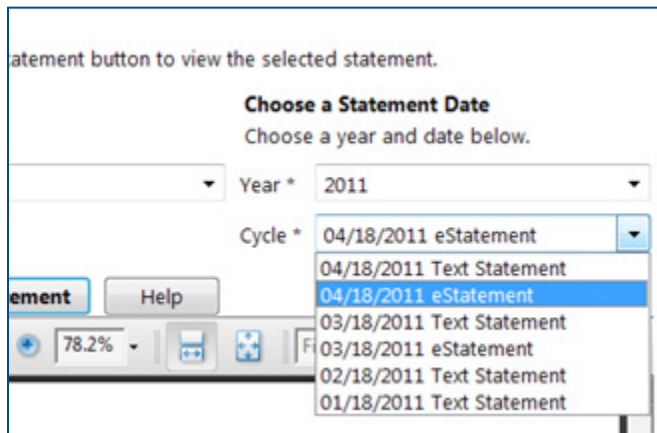
Yes, regardless of switching to online statements, your prior months'/years' statements are always available online via **VIPbanker™**.

NOTE: Statement copies are retained for up to five years for most accounts.

- **How can I review statements from previous months?**

From within the "Statements" option, click on the drop down located near Cycle, select the statement you wish to view.

NOTE: Paper statements from prior months will be titled Text Statement.



- **If I close my account, how will I get an eStatement?**

If you have multiple accounts available through **VIPbanker™**, you will be able to see the final statement for your closed account as you see your other statements. However, if the account being closed is the only account available through **VIPbanker™**; please contact your branch of account and they will mail your final statement to you.

- **Are eStatements legally admissible?**

Yes, eStatements are legally admissible documents of your account information. They contain all the components and disclosures required by law.

- **Will I still receive year-end tax statements?**

Yes, any end-of-year statements will be mailed out.