

## What types of notices are no longer sent via postal mail?

- Notice if your Checking Account goes negative
- Notice if an item is returned for Non-Sufficient Funds
- Notice if funds are transferred from another account or your line of credit to cover a transaction
- Notice if your account is negative for a specified number of days
- Home Equity billing notice
- Credit Line billing notice

## Who receives e-Notices?

Any member who receives e-Statements with First Financial will receive notices electronically.

## I don't have e-Statements. How do I sign up?

1. Log into **Online Banking**.
2. Click on the **e-Statements** tab.
3. Click on the **e-Statements** radio button.
4. Review and accept the Online Agreement.

You can also sign up for e-Statements by calling 732.312.1500 or by stopping into any First Financial branch.

## What if I don't want to sign up for e-Statements with First Financial?

Signing up for e-Statements helps the environment by saving trees and cutting down on the use of excess paper. It also protects your financial security from the risk of identity theft, when your financial statements are securely stored online — instead of in your mailbox where someone could potentially remove them. Effective 7/31/15, a fee of \$3 per paper statement will be deducted from the member's base savings account unless the member enrolls in e-Statements.

## Why are you switching to all e-Notices?

- e-Notices will arrive more quickly than paper versions.
- First Financial will be able to save money on printing and mailing, and will put those savings back into our members' pockets.
- e-Notices are more secure than traditional mail.

## How long does it take to receive e-Notices?

We know it must be frustrating receiving a notice a few days after a transaction has already occurred. With instant e-Notices we are able to eliminate the time it takes for printing and mailing, so we can deliver the notice within 24 business hours of the transaction occurring. You will be alerted via email when a new notice is available to view. Simply follow the on-screen instructions to retrieve your notice(s).

## Are e-Notices safe?

Yes, they are. We have taken necessary steps to be sure we have the latest in technology and security for electronic messaging, so our e-Notices are actually safer than having them delivered to your mailbox.

## DID YOU KNOW...

You can set your account up for the following email and/or text alerts in Online Banking:

- Loan Payment Due Today
- Share Balance Below a Value
- Share Deposit Above a Value
- Share Withdrawal Above a Value
- Loan Balance Due Above a Value
- Certificate IRA Balance Above a Value

Simply log into Online Banking and go to **Access Accounts > Notifications > e-Lerts** to set up and revise your alerts.

