

Online Statements

A feature of S&T's ExpressNet

FREQUENTLY ASKED QUESTIONS (FAQs)

What are Online Statements?

Online Statements, a feature of S&T's ExpressNet, allow you to view electronic versions (PDF) of the paper statements you receive in the mail for your personal checking, savings and money market accounts. You have the freedom to manage your statements as you wish - save to your computer hard drive or print your Online Statements.

What are the benefits of Online Statements?

In addition to added security, Online Statements also offer the following benefits:

- Convenience - no paper, no filing, no problem
- Easy access to statements anytime, anywhere
- Free - there's no charge for Online Statements
- Faster delivery than paper statements in the mail
- Access each statement for 13 months
- Download and save your statements on your PC
- Print your statements as you please

Will I receive paper statements in the mail after I activate Online Statements?

You will receive one additional paper statement via the U.S. Postal Service in addition to your first Online Statement. Beginning with the second statement cycle after activation, you will only receive Online Statements. Checks and check images normally received with your paper statement will also be discontinued, but can be viewed through your online statement.

Note: Check images will also continue to be available in the Account Activity screen through your Online Banking account. A camera icon is displayed next to the check number to indicate that an image is viewable.

Will I still receive my statement inserts?

As it becomes necessary, we will notify you of any regulatory statement inserts, important disclosures, notices or agreements via an email message. The notices will then be available through a link to the S&T Bank website.

How do I activate Online Statements?

To get started, you will need:

- S&T Checking, Savings or Money Market account
- Enrollment in S&T Basic or Premium ExpressNet
- Adobe® Reader® 5.0 or higher
- An active e-mail account
- A Web browser that supports 128-bit encryption, cookies and pop-up windows. The recommended browser(s) include: Microsoft® Internet Explorer 5.5 and higher, Netscape® 6.2 and higher, AOL® 7.0 and higher, AOL for Mac, Firefox 1.0 and higher

Activating Online Statements:

For existing S&T ExpressNet customers:

1. Sign on to your Online Banking account*
2. Click **Statements** in the left-hand navigation bar and then choose Enroll
3. Follow the on-screen instructions

For customers without S&T's ExpressNet:

1. Go to www.stbank.com and choose Personal. On the next page under the Quick Clicks heading in the left navigation bar, select I want to . . . Apply for online banking
2. Review the product offerings and choose login now. You will then see the ExpressNet product and click on the sign-up button.
3. Read the S&T Bank Service Agreement for Online Banking
4. Enter your enrollment information
5. Create your secure User ID and Password

After a successful enrollment is completed, login to your ExpressNet account with your User ID and Password

1. Click on Account Summary in the left navigation bar
2. Click Statements and then Enroll
3. Follow the on-screen instructions

*If you forgot your password, you can access the forgotten password system available online. If you forgot your User ID and Password, please contact technical support at 1.888.806.3809.

Which of my S&T accounts will be enrolled after I complete the online statement consent?

Upon completion, you will have enrolled all of your accounts for electronic statements. If you would prefer to receive paper on certain accounts, you will need to remove the checkmark from those accounts in your account preferences listing.

Do I have to enroll in Online Banking to receive Online Statements?

Yes, and it's free. To enroll in Online Banking:

6. Go to www.stbank.com and choose Personal. On the next page under the Quick Clicks heading in the left navigation bar, select I want to . . . Apply for online banking
7. Review the product offerings and choose login now. You will then see the ExpressNet product and click on the sign-up button.
8. Read the S&T Bank Service Agreement for Online Banking
9. Enter your enrollment information
10. Create your secure User ID and Password

What type of statements are available online?

Online Statements are available for all personal Checking, Savings and Money Market accounts.

Do I have to pay for Online Statements?

No. This is a free feature of ExpressNet.

Can I receive Online Statements for more than one account?

Yes. Online Statements is available for all of your eligible accounts upon activation (see [What happens if I open a new account?](#)).

How is my online statement different from my Account Activity?

Your online statement is an exact replication of your paper statement. Your Account Activity displays your daily transactions and gives you up-to-date balance information.

Can I view my check images within Online Statements?

Yes. You will notice throughout your statement, that any checks listed will have a hotlink to the image. Simply click on the check number in your statement listing to view the image.

When will I see my first online statement?

You will receive your Online Statement in the next cycle following your enrollment in the online statements. You will also receive one final paper statement.

How much sooner will my Online Statements be available than my paper statements?

You can view Online Statements approximately one to three days earlier than your paper statements would arrive at your home.

How will I know my online statement is available to view?

When your online statement is available for viewing, an alert is sent to the e-mail address we have on record. Please ensure that we have your most current e-mail address (see [How do I update my e-mail address?](#)).

Why haven't I received an e-mail alerting me that my online statement is available to view?

If you haven't received an e-mail alerting you that your online statement is available, please confirm the following:

1. You've added the S&T Bank e-mail address estatements@stbank.net to your safe list or address book to avoid junk mail filters
2. Your e-mail address is updated within your ExpressNet account

You may view the e-mail address we have on file in the Old E-mail Address field of the Change E-mail Address screen found within Administration in the left-hand navigation bar (see [How do I update my e-mail address?](#)).

Why am I getting paper statements in the mail?

Verify that you have checked **Electronic Statement** in the Account Preferences screen of Online Banking for all accounts for which you want to receive Online Statements. Next, confirm that your e-mail address is updated within your Online Banking account.

You may view the e-mail address we have on file in the Old E-mail Address field of the Change E-mail Address screen found within **Administration** in the left-hand navigation bar (see [How do I update my e-mail address?](#)).

How do I update my e-mail address?

To change the e-mail address we have on file:

1. Click **Administration** in the left-hand navigation bar
2. Choose Change email address.
3. The current email address on file will be displayed. You may enter the corrected or new email address in the field below it.

Can I receive paper copies of my Online Statements?

Yes. Simply print a copy of your online statement using your computer's printer. You can also request paper delivery of an online statement by contacting us at 1.800.325.2265. You may incur a service charge for the delivery of paper copies of any statements or disclosures provided to you electronically pursuant to your authorization.

Can I deactivate Online Statements and return to paper statements?

Yes. To deactivate Online Statements, you will need to:

1. Click **Accounts** in the left-hand navigation bar
2. Click **Account Preferences** in the left-hand navigation bar
3. Uncheck the **Electronic Statement** box

Paper statements will arrive with the next cycle after deactivation.

How many months will my Online Statements be available for viewing?

Starting with your first online statement, you will begin to accumulate a rolling 13-month list.

Where is the statement back for account reconciliation?

Click the **Balance Your Account** tab at the top of your Online Statement to print a reconciliation form.

What happens if I close an account?

Your online statement remains available during the rolling 13-month period.

What happens if I open a new account?

If you open a new account, you will need to activate Online Statements for the new account within the Account Preferences screen. To do this:

1. Click **Accounts** in the left-hand navigation bar
2. Click **Account Preferences** in the left-hand navigation bar
3. Check the **Electronic Statement** box next to the account for which you want to begin receiving Online Statements