Signature
Bank, N.A.

eStatement Tax Notice FAQs

1. **What types of tax notices can I enroll to receive through eStatements?**
   - The following tax notices are available through eStatements:
     - IRS Form 1099-INT Tax Notice
     - IRS Form 1099–R Tax Notice
     - IRS Form 5498 Tax Notice
     - IRS Form 1098 Tax Notice
     - Annual Loan Interest Paid Notice
   - At this time, we are required to mail you other tax notice types we prepare.

2. **How do I enroll to receive tax notices through eStatements?**
   - Log-in to Online Banking. Select an account from the Dashboard or Accounts list and choose the eStatements button near the top-right of the account detail screen, then choose Sign Up / Changes. Read carefully and be sure to expand the account list to choose the specific notice types you wish to receive electronically for each account.

3. **I want eStatements for my account statements, but I want print notices mailed to me for my annual tax notices. How can I do that?**
   - Select an account from the Dashboard or Accounts list and choose the eStatements button near the top-right of the account detail screen, then choose Sign Up / Changes. Expand the account list to opt-out of notice types you wish to receive through paper mail for each account. You are welcome to contact the Bank for assistance making changes or to confirm your enrollment status for any account documents.

4. **I have a joint account and only one of the account owners received the tax notice. Why didn't both owners receive this notice?**
   - Taxation information for jointly owned accounts can only be reported using one Taxpayer Identification Number (TIN). Due to this, tax notices are sent to the primary TIN/owner on the account.

5. **I have multiple accounts that have activity showing on the tax notice, but I can only enroll, receive, or view the notice through one of those accounts. Why is this?**
   - Delivering the notice through only one of the accounts on the notice prevents you from receiving duplicate notices that would make it unclear what taxation information you may need to report. The tax notice will be enrolled and delivered to your Online Banking for the account number that is the least numerical value, the first that would appear in an ascending sorted list of accounts on the notice.
     - For example: if an IRS Form 1099-INT contains interest information for account number 123 and account number 456, the document will be available in eStatements under account 123.

6. **Who can see my business' tax notices through eStatements?**
   - Any Online Banking user with the following permissions can see the tax notices in eStatements:
     - Online Banking Administrators
     - Cash Management users with both: View Electronic Documents Authority & Access to the Account

7. **If I elect to enroll to receive a Tax Notice through eStatements, will I still receive a paper copy?**
   - Tax notices enrolled in eStatements do not have paper copies automatically mailed. You can choose to print an official copy of the notice that was delivered to you through eStatements or opt-out of receiving this notice electronically. You are also welcome to contact the Bank to request a paper copy of a specific notice be mailed to you.

8. **Where is my tax notice?**
   - If you are uncertain if notices are available for a given tax year or are having any difficulty finding your tax notice, please contact the Bank and we will be pleased to assist you. Documents are available in eStatements for 18 months after delivery; it is recommended to download or print a copy if you require access for a longer period of time.

9. **How can I get another copy of my tax notice?**
   - You can print official copies of the notice through eStatements. You are also welcome to contact the Bank to request a paper copy of a specific notice be mailed to you.