



DIAMOND BANK E-STATEMENT / E- NOTICES

2020

DIAMOND BANK ESTATEMENTS / NOTICES

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DIAMOND BANK ESTATEMENTS / NOTICES

E-Statements / E-Notices Home Page

The screenshot shows the Diamond Bank E-Statements / E-Notices Home Page. The navigation bar includes icons for Account, Bill Pay, eStatements, and Options. Below the navigation bar, there are links for eStatements/Notices, Sign Up/Changes, Email Settings, Additional Recipients, and Disclosures. The eStatements/Notices section is highlighted with a yellow arrow. Below this, there is a dropdown menu labeled 'View Statement/Notices For:' with 'PERSONAL SAVINGS' selected. A table lists statements from July 2019 to November 2019, with a 'View' button circled in red for the November 2019 statement.

| Date | Description | View |
|------------|---------------------------|----------------------|
| 11/29/2019 | Statements November 2019 | View |
| 10/31/2019 | Statements October 2019 | View |
| 09/30/2019 | Statements September 2019 | View |
| 08/30/2019 | Statements August 2019 | View |
| 07/31/2019 | Statements Julv 2019 | View |

The first item under **eStatements** is the **eStatements/Notices tab**. This page shows up to the last 18 months of statements/Notices that you have since signing up for Electronic delivery. The Online Banking procedures walks you through the options available on this page and will show up once you have signed up and accepted the terms and conditions for electronic delivery.

The **eStatements/Notices** tab is where you go to view your Statements/Notices. You can change the account you are viewing by clicking the Drop Down menu by View Statements/Notices For. By clicking on the View button to the right, your Statement/Notice will open in a new

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window and you can view, print or download your statement to file it in your own Statement folder on your computer/flash drive for storage to give to your tax preparer at tax time. The eStatements / Notices procedures will further detail this page.

E-Statements / E-Notices / Sign up

*****Note: Your Statement/Notices are available on our website for 18 months before being removed.**

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button. **Click the + beside the account number to see a list of the available notices.**

Note: Accounts and documents shown with a gray checkbox denote that they have already been enrolled. These may include joint and/or combined accounts and documents already enrolled by another account holder.

Enroll All Available Accounts and Document Types Shown

Enroll Accounts

- PERSONAL SAVINGS
 - Enroll Available Document Types**
 - Statements
 - ACH Return Item Notice
 - 1099 INT Tax Form
 - Opt-In Confirmation Notice
 - Sweep Notice - Notice of Transfer
 - IAT ACH Notice
 - Excessive OD Occasion Notice
 - ACH Healthcare TRN Addenda Notice
- PERSONAL CHECKING
 - Enroll Available Document Types**
 - Statements
 - EIP Chargeback Letters
 - Return Item Notices
 - Bounce Protection NSF Notices
 - Bounce Protection EIP Image NSF Notice
 - ACH Return Item Notice
 - Account Analysis Statement

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Clicking on the **eStatements** Tab, then the **Sign Up/Changes** tab, you can choose to enroll all of your accounts up to receive eStatements and any notices that are normally printed out for each account. If you want all of the notices and statements in e-delivery just click on the **Enroll All Available Accounts and Document Types Shown** and un-collapse the accounts listed to ensure all boxes have been check marked.

E-Statements / E-Notices / Email Settings

The screenshot shows the Diamond Bank website interface. At the top, there is a navigation bar with icons for Account, Bill Pay, eStatements, and Options. Below this is a secondary navigation bar with tabs for eStatements/Notices, Sign Up/Changes, Email Settings, Additional Recipients, and Disclosures. The 'Email Settings' tab is highlighted with a yellow arrow. The main content area is titled 'Email Settings' and contains the following fields and text:

All documents will be sent to the following email address:

→

All authentic emails will contain the following security phrase:

→

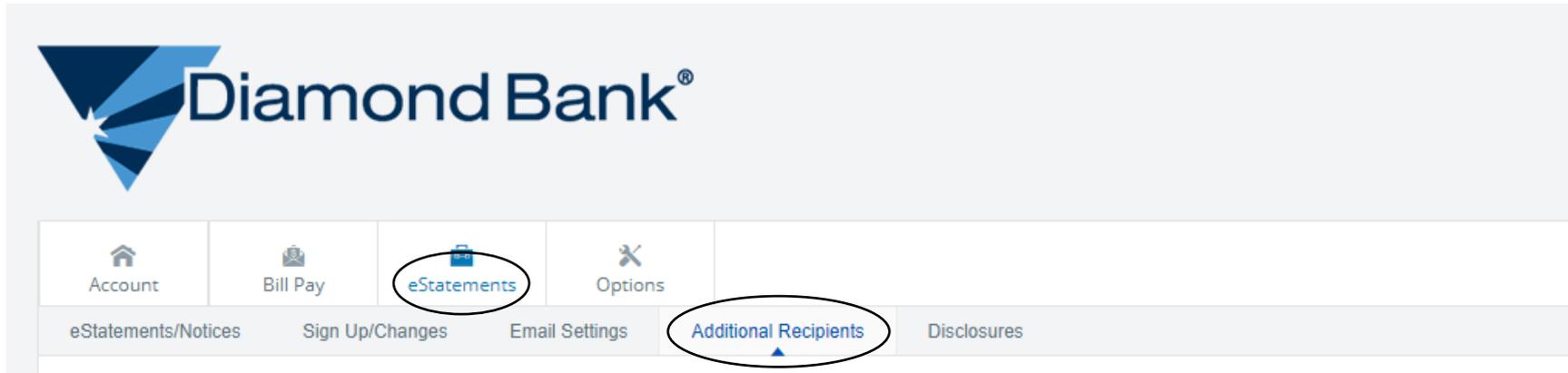
The security phrase is intended to assure our customers that any emailed statements or notices have indeed originated from our financial institution. If the security phrase does not appear within any email related to a statement or notice reported as coming from our financial institution, do not submit any sensitive information such as User Id or Password. Please report any suspicious emails to our Customer Support Center as soon as possible. These measures are being taken to protect our customers from a fraudulent Internet scamming method known as 'Phishing'. Phishing describes the act of sending an email to a user falsely claiming to be a legitimate enterprise in hopes of scamming the user into surrendering sensitive information that will be used for identity theft.

→

The **eStatements, Email Settings** Tab allows you to set where your Statements and Notices are to be sent. The 2nd box allows you to insert a phrase that will let you know when you receive the email that the email is safe and is being sent from Diamond Bank. Once you have your settings completed click on the green **Save Settings** button.

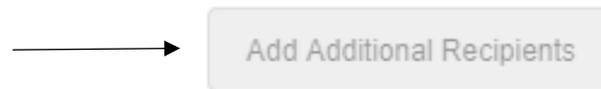
DIAMOND BANK ESTATEMENTS / NOTICES

E-Statements / E-Notices / Additional Recipients



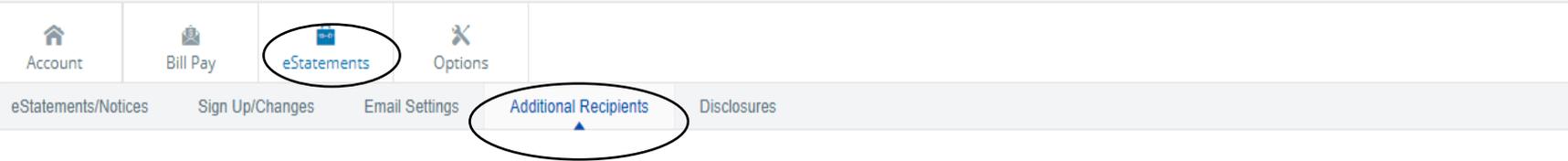
Until you add Additional Recipients this page will have the following statement:

You currently have no Additional Recipients. Please be aware that additional Recipients will see your check images and security phrase. Username and is the login-in name the additional recipient will use when signing in to view the statement and/or document. It may not contain spaces or special characters. The Access pin is the recipient's password and must be between 8 and 12 characters in length containing both alpha and numeric characters. It is case sensitive and will expire every 6 months.



The **Additional Recipients** tab can be used to give someone i.e. your accountant/spouse the option to sign in to review your statements/notices. While they can only view your statements, care should be taken to ensure you protect your account from fraud by only providing this to people/companies who have a reason to have the information since they will now have access to your account number and/or copies of your checks if they are receiving your bank statements.

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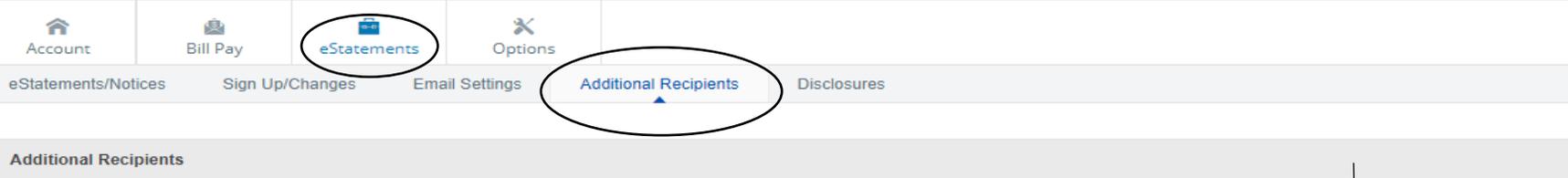
Additional Recipients

→

| | | | | |
|----------------------|----------------------|----------------------|------|--------|
| Username | Email Address | Access PIN | Save | Cancel |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | | |

Add Additional Recipients

Once you have entered in their Username, Email address and Access PIN (password) write down the information so that you can give it to them for when they receive the statements/notices and hit the green **Save** button.



| Username | Email Address | |
|----------------------|----------------------|------------------------------|
| <input type="text"/> | <input type="text"/> | Edit Assign Documents Delete |

→ Add Additional Recipients

Click on the **Assign Documents** tab and the next page will appear. While the credentials automatically expire in 6 months, you can Edit, Delete them at any time.

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Sign Up/Changes dburton533

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button. **Click the + beside the account number to see a list of the available notices.**

Note: Accounts and documents shown with a gray checkbox denote that they have already been enrolled. These may include joint and/or combined accounts and documents already enrolled by another account holder.

Enroll All Available Accounts and Document Types Shown

Enroll Accounts

PERSONAL SAVINGS

Enroll Available Document Types

- Statements
- ACH Return Item Notice
- 1099 INT Tax Form
- Opt-In Confirmation Notice
- Sweep Notice - Notice of Transfer
- IAT ACH Notice
- Excessive OD Occasion Notice
- ACH Healthcare TRN Addenda Notice

PERSONAL CHECKING

Enroll Available Document Types

- Statements
- EIP Chargeback Letters

Select all of the statements/notices you wish for them to receive, then click on the green **Save Settings** button at the bottom of the page.

Save Settings

Refresh

Cancel

DIAMOND BANK ESTATEMENTS / NOTICES

E-Statements / E-Notices / Disclosures Acceptance

Account Bill Pay **eStatements** Options

eStatements/Notices Sign Up/Changes Email Settings Additional Recipients **Disclosures**

Disclosures

Diamond Bank

Electronic Statement(s)/Notices(s) Delivery

Terms and Conditions

This agreement is made between you and Diamond Bank and provides your request and consent to receive statements and notices for your demand deposit account(s) by electronic delivery. These electronic statements and notices are called "eDocs".

By enrolling for eDocs, you are electing to receive your statement by email. Once enrolled, you will only receive your next statement by email. Although you are opting out from receiving your statement(s)/notices(s) by U.S. mail, you have the option to receive a paper statement, at any time, by request.

There are currently no service charge fees for the use of eDocs. However, you agree that Diamond Bank has the right to institute or change the fees for eDocs upon thirty days prior written notice to you. In addition, Diamond Bank has the right to amend these terms and conditions from time to time providing you with written notice of the amended terms and conditions.

You agree to waive and release any claims against Diamond Bank arising out of or that may in any way be related to the use of eDocs, except for those claims resulting solely from the negligent acts or omissions of the Bank. You agree that you are solely responsible for any loss due to use of eDocs by you, any authorized user, or any unauthorized user or recipient who gains access to eDocs through your computer or information obtained directly or indirectly from you.

You must be a Diamond Bank Online customer to enroll for eDocs and have at least one Diamond Bank demand deposit account. Adobe Acrobat Reader version 6.0 or higher is required to open and view your statement (s)/notice(s). We also recommend that you use the latest browser version available that supports 128 bit SSL Encryption. Acrobat and Reader are registered trademarks of Adobe Systems Incorporated in the United States and in other countries. THIS PRODUCT IS NOT ENDORSED OR SPONSORED BY ADOBE SYSTEMS INCORPORATED, PUBLISHER OF ADOBE READER. You will need email access with at least 1MB of free space to receive your statement (s)/notices(s). Your statement(s)/notices(s) will be sent to the email address that's on file with Diamond Bank. It is your responsibility to keep your email address updated on Diamond Bank Online. You have the option to have your statement(s)/notice(s) emailed to 1 additional recipients. It is your responsibility to maintain the ID, Password, and email addresses for these additional recipients.

With eDocs, you receive next day delivery of your statement(s)/notices(s). The delivery method used is a "Pull" method meaning your statement(s)/notice(s) are emailed to you as a secure .pdf (Portable Document Format) attachment. Statement(s)/notice(s) are sent as a "shell" .pdf without customer data. Once the user logs into eDocs, the ID and Password are authenticated and the data fills the PDF document. The data included in the statement(s)/notice(s) is streamed via a secure 128-bit SSL encryption.

Your Diamond Bank Online ID and Password are your keys to eDocs. It takes both identification keys to gain access. No one representing Diamond Bank will ask you for your password. You should never give your Password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your account. Statement(s)/notice(s) can be printed or saved to a file on your computer for easy storage. The past 18 months of statement(s)/notices(s) will be available on Diamond Bank Online for your convenience. You have the option to receive check images with you electronic statement.

I Agree Do Not Agree Print

Click on the, **I agree** button. Pass along the login credentials and inform them that they expire every 6 months.

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The screenshot shows the top navigation bar with icons for Account, Bill Pay, eStatements, and Options. Below this is a secondary menu with links for eStatements/Notices, Sign Up/Changes, Email Settings, Additional Recipients, and Disclosures. The Disclosures tab is selected and highlighted. The main content area is titled 'Disclosures' and contains the following text:

Diamond Bank
Electronic Statement(s)/Notices(s) Delivery
Terms and Conditions

This agreement is made between you and Diamond Bank and provides your request and consent to receive statements and notices for your demand deposit accounts(s) by electronic delivery. These electronic statements and notices are called "eDocs".

By enrolling for eDocs, you are electing to receive your statement by email. Once enrolled, you will only receive your next statement by email. Although you are opting out from receiving your statement(s)/notices(s) by U.S. mail, you have the option to receive a paper statement, at any time, by request.

There are currently no service charge fees for the use of eDocs. However, you agree that Diamond Bank has the right to institute or change the fees for eDocs upon thirty days prior written notice to you. In addition, Diamond Bank has the right to amend these terms and conditions from time to time providing you with written notice of the amended terms and conditions.

You agree to waive and release any claims against Diamond Bank arising out of or that may in any way be related to the use of eDocs, except for those claims resulting solely from the negligent acts or omissions of the Bank. You agree that you are solely responsible for any loss due to use of eDocs by you, any authorized user, or any unauthorized user or recipient who gains access to eDocs through your computer or information obtained directly or indirectly from you.

You must be a Diamond Bank Online customer to enroll for eDocs and have at least one Diamond Bank demand deposit account. Adobe Acrobat Reader version 6.0 or higher is required to open and view your statement (s)/notice(s). We also recommend that you use the latest browser version available that supports 128 bit SSL Encryption. Acrobat and Reader are registered trademarks of Adobe Systems Incorporated in the United States and in other countries. THIS PRODUCT IS NOT ENDORSED OR SPONSORED BY ADOBE SYSTEMS INCORPORATED, PUBLISHER OF ADOBE ACROBAT READER. You will need email access with at least 1MB of free space to receive your statement (s)/notices(s). Your statement(s)/notices(s) will be sent to the email address that's on file with Diamond Bank. It is your responsibility to keep your email address updated on Diamond Bank Online. You have the option to have your statement(s)/notice(s) emailed to 1 additional recipients. It is your responsibility to maintain the ID, Password, and email addresses for these additional recipients.

With eDocs, you receive next day delivery of your statement(s)/notices(s). The delivery method used is a 'Pull' method meaning your statement(s)/notice(s) are emailed to you as a secure .pdf (Portable Document Format) attachment. Statement(s)/notice(s) are sent as a "shell" .pdf without customer data. Once the user logs into eDocs, the ID and Password are authenticated and the data fills the PDF document. The data included in the statement(s)/notice(s) is streamed via a secure 128-bit SSL encryption.

Your Diamond Bank Online ID and Password are your keys to eDocs. It takes both identification keys to gain access. No one representing Diamond Bank will ask you for your password. You should never give your Password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your account. Statement(s)/notice(s) can be printed or saved to a file on your computer for easy storage. The past 18 months of statement(s)/notices(s) will be available on Diamond Bank Online for your convenience. You have the option to receive check images with your electronic statement.

Print

The **Disclosure Tab** will show Diamond Bank's Terms and Conditions for the delivery of Electronic Statements and can be printed by scrolling to the bottom of the page.