

Electronic Statement Delivery

Receive your Elmira Savings Bank checking and savings account statements online:

- The ultimate in convenience
- Added peace of mind
- Responsive to our environment



Available for both personal and business accounts!

Faster, safer.

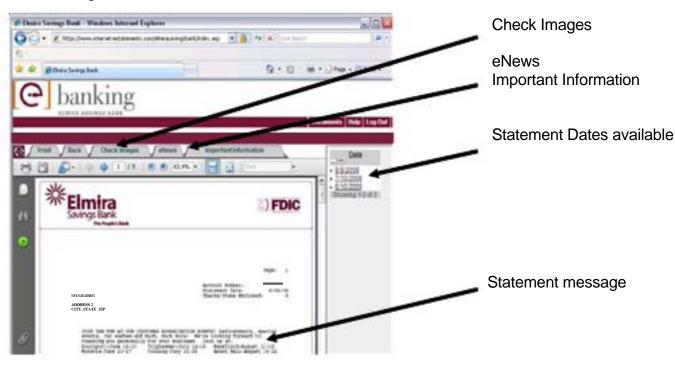
What's changed is the way you access your checking and savings account statements. Instead of waiting to receive a statement in the mail, you will receive an email from us informing you your statement is available online. Go to www.elmirasavingsbank.com and log on to Elmira Savings Bank's Online Banking; enter your user name and password. Click on "Accounts" and "Account Statements", and select the statement you wish to review. Your statements are available more quickly along with images of your checks, and worries about statements being lost or stolen in the mail are gone.

Eliminates storage concerns and is environmentally responsive.

Your statements are available online for three months. Additionally, you can save your statement to your personal computer. Images of your checks are available online by clicking on the "Check Images" tab and selecting a specific check number. We are pleased that by providing you the added benefits of paperless statements we are also being responsive to our environment.

You won't miss out on important news.

In the example below you will notice that a statement message will still appear on your statement. In addition to that, any correspondence important to your account or banking relationship will appear under the "eNews" or "Important Information" tabs.



To enroll in electronic statement delivery:

Online Banking Current Users:

- 1. Log in using your user name and password
- 2. Click on "Accounts"
- Click on "Account Statement"

Online Banking New Users:

- 1. Click on "Enroll" under "Online Banking" and follow the convenient instructions provided
- 2. Once Online Banking is activated, log in using the user name and password you selected
- 3. Click on "Accounts"
- 4. Click on "Account Statement"

It's Time You Banked Here

Every customer who chooses Elmira Savings Bank gets something more than an account: they get a promise from every person who works here to reward them for their business, to make decisions locally, to provide excellent customer service, to make it easy and convenient to work with us, and to have the expert resources on hand to meet their every financial need. In the case of electronic statement delivery, we are also exhibiting commitment to our environment. We hope you will join us.