



Make your New Year's Resolution to Go Green in 2009!

Being environmentally conscious is more important than ever. Kish Bank wants to help! OnLine Banking customers now have the option to receive their statements electronically, as opposed to paper statements via the mail.

The following are answers to frequently asked questions to help guide you through the OnLine Statement process.

How do I sign up?

If you are already an OnLine Banking customer, all you need to do is log-in as you normally do, then click on the "Statement" link in the left hand column and choose which account you wish to activate.

What if I'm not a current OnLine Banking customer?

To receive OnLine Statements, you must be enrolled in OnLine Banking. You can do so by visiting www.kishbank.com. Simply click the link to OnLine Banking and follow the directions to complete enrollment. You can also ask any branch representative for a demonstration of OnLine Banking.



Can I receive both paper and online statements?

If you choose to receive online statements, you will no longer receive paper statements. The only time you will receive both is the first month you enroll.

Do I have to receive online statements for all my accounts?

You have the ability to choose which Checking or Savings account statements you would like to begin receiving electronically.

If I have a joint account, do we both need to sign-up?

Only one account owner needs to enroll to activate OnLine Statements. However, if you both wish to be notified electronically through your OnLine Banking account, you will both need to choose the electronic option.

Do I need to have special software?

You will need to have Adobe Acrobat Reader. If you do not have this program, it is available to download, free of charge, when you begin the enrollment process.

How will I know when my statements are ready to view?

You will receive an email to the address you have registered through the OnLine Banking system alerting you that your statements are available.

Can I save and/or print my statements?

Yes, you are able to save and print your statements, but just remember to keep them as secure as you keep the current statements you receive in the mail.

Is there a fee for this service?

There is no fee to receive your statements electronically. It is Kish Bank's way of contributing to a greener environment.

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What happens if I decide I would rather go back to receiving paper statements in the mail?

You do have the ability to turn your OnLine Statements off and go back to receiving paper statements. Be sure that you have made copies or saved the statements you received electronically. Once you change your preference, you will not be able to access your past statements.

How long are my statements available to view?

You will have 18 months worth of statement history available to you online.

Banking...simplified.
Bank anywhere, anytime.

Enjoy the convenience of banking where you want, whenever you want with OnLine Banking and Online Bill Pay.

FREE OnLine Banking

Take banking to another level. When you enroll in Kish OnLine Banking™, you will experience the convenience of banking from anywhere, whenever you want! You may look up account balances, transfer funds, view check images, and receive your monthly account statements. Visit www.kishbank.com to enroll.

FREE OnLine Bill Pay

Kish OnLine Bill Pay™ simplifies your monthly bill-paying process by having one convenient system from which all of your bills can be paid, 24 hours a day, 365 days a year. The process is easy to set up and use.

Benefits include:

- Control over your payments - you set the date and amount to be paid
- Security - our secure processor provides services to 2600 banks worldwide
- Pay all of your bills from one easy-to-use site
- Set up recurring payments
- Enhance record keeping and reporting
- Save on checks and postage
- Download information to many software packages or categorize each check

**Internet connection necessary*

WWW.
kishbank
.com

If you have any additional questions, please contact your local Kish Bank branch staff.

Kish Bank Locations

Mifflin County

Belleville, E. Main St.	717-935-2191
Lewistown, Electric Ave.	717-242-5474
Lewistown, S. Main St.	717-242-2500
Reedsville, Rt. 655	717-667-3974
McVeytown, Rt. 22	717-899-7733

Huntingdon County

Huntingdon, Rt. 22	814-641-5474
McAlevy's Fort, Rt. 26	814-667-3500
Mill Creek, Rt. 22	814-643-4400

Centre County

State College,	814-861-5500
S. Atherton St., Hills Plaza	
State College, Business	814-861-7400
Banking Center, University Dr.	
Bellefonte, Park Place, Zion Rd.	814-353-1770
State College, N. Atherton St.	Coming Soon!

