**Paper Statement Fee FAQ’s**

**Why is Bay State Savings Bank encouraging electronic statements?**

We are committed to protecting the environment and contributing to the sustainable development of our community by reducing paper consumption and saving trees. Additionally, electronic statements are faster and more secure.

**What is the fee if I choose to keep paper statements?**

We charge a $3 fee per month, per account for paper statements; however, this fee is waived when you sign up for electronic statements.

**Who is exempt from this fee?**

Customers that notify us that they are under the age of 19 or 65 or older will not be assessed this fee. Additionally, Kasasa account holders will not be assessed this fee.

**How do I sign up for electronic statements?**

Create or log in to your Online Banking account at [www.baystatesavings.com](http://www.baystatesavings.com) or via our mobile app.

From our website, log in then scroll down to Quick Links and click View eStatements or click Accounts then eDocuments. Then click View Statements; you **must** view a statement or welcome letter to become enrolled in electronic states.

From our mobile app you can click the  in the top right of your screen then select eDocuments. Then click eDocuments again on the disclosure page.

**How soon after opening a new account can I enroll in electronic statements?**

Typically, one business day. Upon opening an account, a welcome letter is generated the next day. Once you view the welcome letter, you will automatically be enrolled in electronic statements.

**Will my online statement look the same as my paper statement?**

Yes, the format is slightly different but they both contain the same information.

**Will I be able to view my checks with electronic statements?**

Yes, you will be able view all checks in your statements.

**Will I be able to print my electronic statement and copies of checks?**

Yes, to print your statement, click Printable Version. To print your checks, click View Check Images and select your print options.

**How long will my statements be available online?**

We are committed to preserving at least 18 months of eStatements.

**Can I access my account online after it’s closed?**

Yes, your account will be available for 45 days after it is closed.

**When do my statements become available?**

Typically, 1 business day after they are generated.

**If I have a joint account, can each account owner choose how they wish to receive statements?**

No, the delivery preference for statements applies to all account holders.

**Can I stop electronic statements at any time?**

Yes, please contact customer service at 1-800-244-8161 and request to be unenrolled. Please note that a monthly statement fee will apply if you unenroll unless you are exempt.