



Business Banking

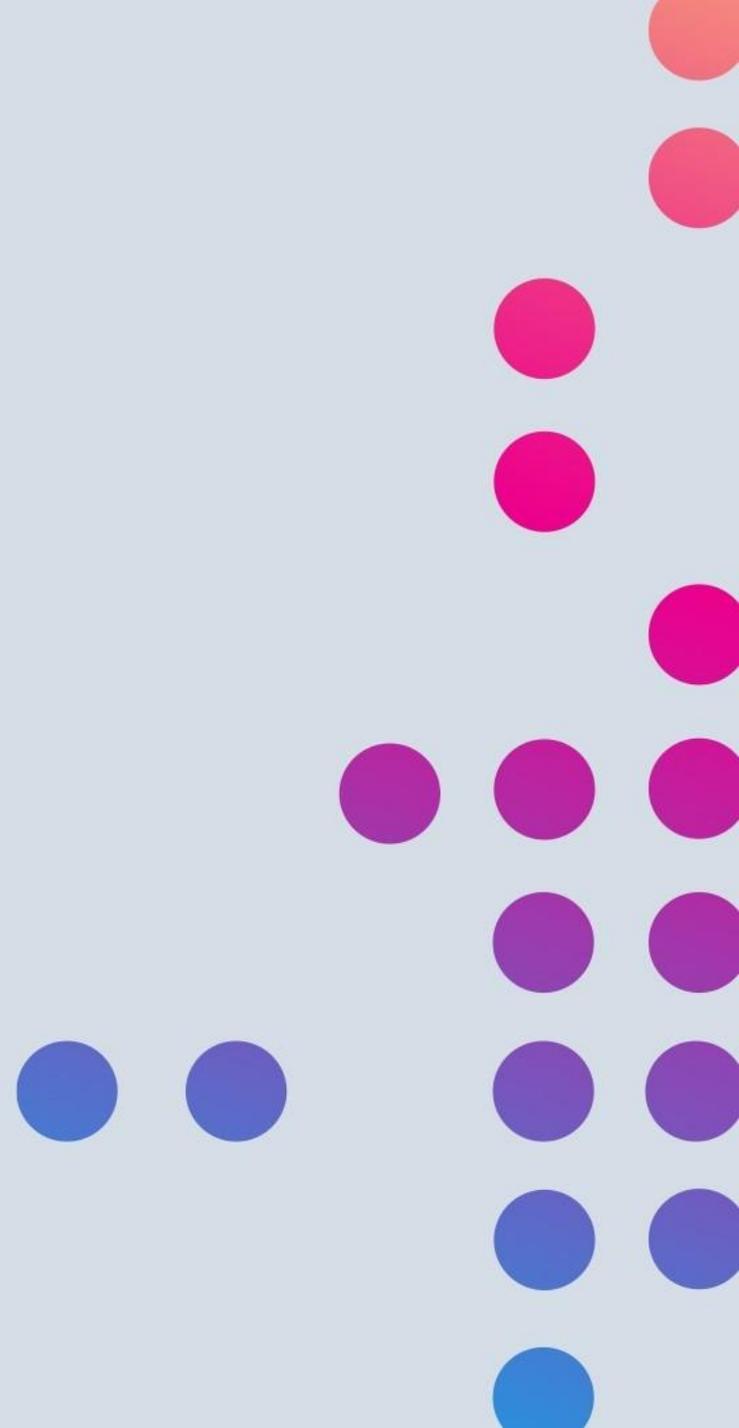
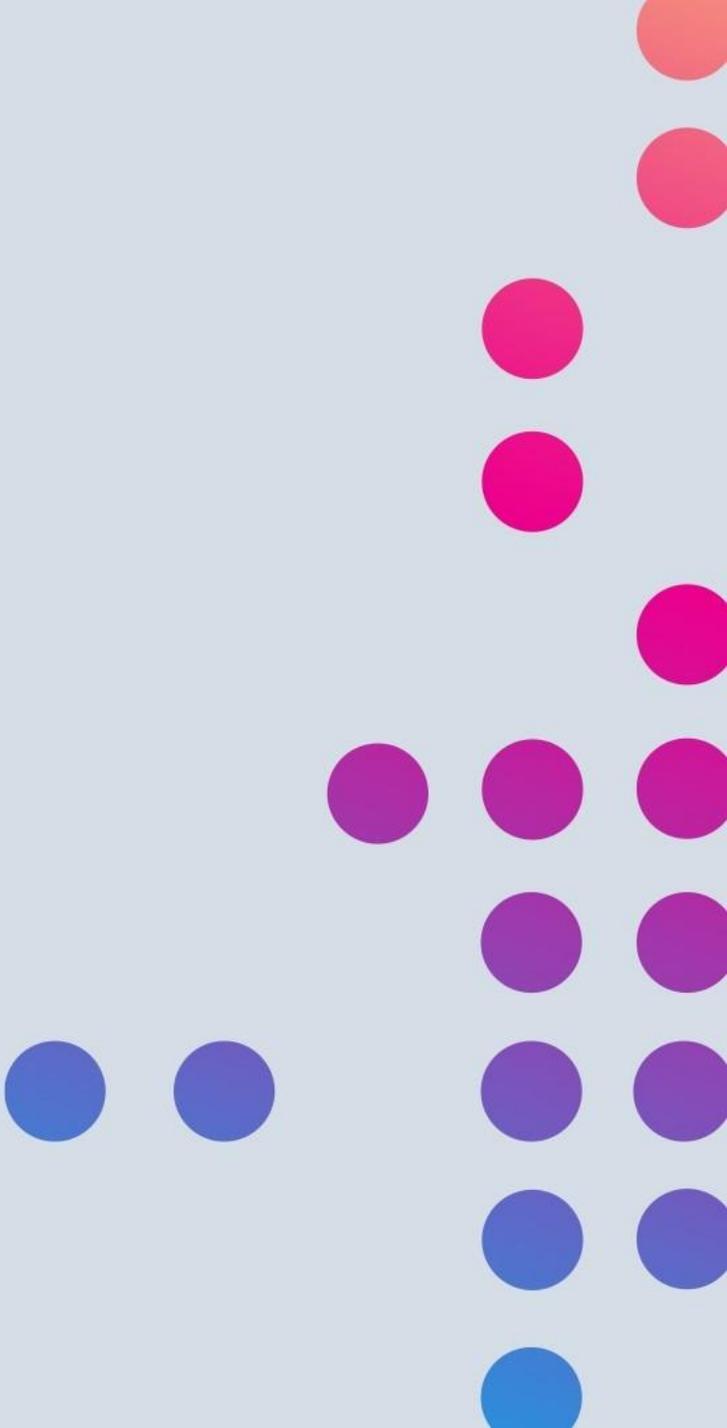


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- A decorative graphic in the bottom right corner of the slide, consisting of a grid of colored circles. The circles are arranged in a pattern that tapers to the right. The colors include shades of blue, purple, magenta, and pink. The circles are of varying sizes and are scattered across the bottom right quadrant of the slide.

How to Log in to Business Banking

www.HighpointCommunityBank.com

The screenshot shows the Highpoint Community Bank website. At the top, there is a navigation bar with the phone number 1-888-422-2280 and links for Home, Locations, News, Careers, Online Banking, HCB Financial Corp., and Lost Card. Below this is a secondary navigation bar with categories: PERSONAL, BUSINESS, WEALTH MANAGEMENT, and CUSTOMER SUPPORT. The main content area features a large banner for 'SYSTEM UPGRADE INFORMATION' with a 'Learn More' button. On the right side, there is a 'Online Banking Login' form with a 'User ID' input field and a 'LOGIN' button highlighted in yellow. Below the login form is a 'Current Mortgage Rates' table and a section for 'Additional Loan Terms and Rates'.

	RATE	APR
30 Year Fixed	3.750%	3.921%
15 Year Fixed	3.375%	3.599%

Enter
User ID:
Same User
Name

Hit Login

The next screen
will prompt you
to enter your
password.

Password: Last
four digits of
the Tax ID

Two factor authentication will need to be set up to access your accounts

Protect your account with 2-step verification

Two-step verification adds another layer of security to your account to make sure only you can sign in. Please provide an email and a phone number that you will have access to while signing in to receive a verification code.

Email
test@hcb.us

Country
+ 1

Phone
(555) 555-5555

US/Canada

Next

Message and data rates may apply.

How do you want to get your codes?

We'll use the phone number you provided to send verification codes.

- Text message
[\(616\) 450-3536](#)
Message and data rates may apply.
- Phone call
[\(616\) 450-3536](#)
- Authenticator app
We support the Authy app. Available for iOS, Android and desktop. [Download Authy](#) if you don't have the Authy app, we'll send a text message. Message and data rates may apply.

Next

No longer have access to this number?
You can contact us for help or use the Authy app to reset your account.

Verification codes can be set up to be sent via text, phone call, or by using the Authy app

Enter the verification code

Enter verification code

We just sent a text message with a verification code to *****36.

Enter code
9802052

Don't ask for codes again on this computer

Verify

Didn't get it?

Resend or Try another way

Agree to the OLB User Agreement

highpoint
COMMUNITY BANK

User agreement

END USER AGREEMENT

The primary licensor for Highpoint Bank's mobile banking service is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in our mobile banking service, you hereby agree as follows:

TERMS OF USE AND PRIVACY POLICY

The primary licensor for the online and/or mobile banking service you are using (the "Service") is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in our Service, you hereby agree as follows:

(i) General. The Provider is not the provider of any of the financial services available to you through the Service, and the Provider is not responsible for any of the materials, information, products or services made available to you through the Service.

(ii) Provider Privacy Policy. Provider may access personal information while you use the Service. Provider may access records held by your financial institution for such information as your phone number, home address or email address. Provider will use this contact information to alert you about Service-related events or actions that require your attention. If you grant permission to use phone information, Provider will use the phone number to pre-populate forms that expect a personal phone number for contacting. If you grant permission to use your device's location, Provider will use the data when checking for nearby branch and ATM locations. If you grant permission to use access photos, media or other files stored on your device, Provider will use that information to add an image to a transaction and add a photo to your profile. If you grant permission to use a camera, Provider will use it when taking a picture to add an image to a transaction or to capture images of a check that is being deposited or to add a photo to your profile. In addition to this Provider Privacy

Accept

DASHBOARD

Process ACH, Wires or Positive Pay

The screenshot shows the HighPoint Community Bank dashboard. At the top, there is a navigation bar with the bank's logo and tabs for 'Dashboard', 'Accounts', 'Move money', and 'Business'. A blue arrow points from the 'Business' tab to a pink callout box above it that says 'Process ACH, Wires or Positive Pay'. Below the navigation bar, the dashboard is divided into several sections. On the left, there is an 'Accounts' section showing a 'CHECKING' account with a balance of '\$8.74 Available' and a 'View all' button. Below it is an 'Activity' section with a search icon and a 'View all' button. A pink callout box on the left says 'View Activity and Accounts' with two blue arrows pointing to the 'Accounts' and 'Activity' sections. On the right, there is a 'Move money' section with a 'Make a transfer' button and a right arrow. Below that is a 'Messages' section with a 'New conversation - help' message and a 'View all' button. A pink callout box on the right says 'Chat with HCB' with a blue arrow pointing to the 'Messages' section. At the bottom right, there is a 'Card management' section with a 'View all' button.

View Activity and Accounts

Chat with HCB

*When logging in for the first time, you must click the Business tab to change your password

BUSINESS BANKING INITIAL LOG IN

1. Update your password

Change your Single Sign On CM Password (required):

Current Single Sign On ID

Enter your new CM Password

Reenter your new CM Password

Password Rules

- Must contain at least 1 letter
- Must contain at least 1 number
- Must contain at least 1 special character +_#@!\$*~
- Must contain at least 1 upper and lower case letter
- Must be between 8 and 25 characters in length
- Must not match or contain your ID

2. Select a Watermark

For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image.

When you login, you will be prompted to select an image.

Personal Icon

Current Image
No Image Selected

Click to Select or Change your Image



3. Answer security questions

From now on we will monitor the login activity and transactions performed in your account, and if we suspect a high-risk transaction is about to be performed we will ask you a few verification questions. Please take a moment to select one question from each of the three drop-down menus.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

Business Banking

Add users
and
process
ACH files

View
Accounts
and
Activity

Enroll and view eStatements

Make a
transfer, add
a stop
payment, or
view
transactions

The screenshot shows the Highpoint Community Bank Business Banking dashboard. At the top left is the Highpoint logo. Below it is a navigation bar with icons for Cash Manager, EStatements, Dashboard, and Settings. Below the navigation bar are tabs for My NetTeller, Accounts, and Transactions. The main content area includes an information message, a welcome message for 'DAISY R DUCK!', and a 'Deposit Accounts' section with a table. The table has columns for Account (Click for Details), Balance, Status, and Options. Below the table is a 'Customer Summary Information' section.

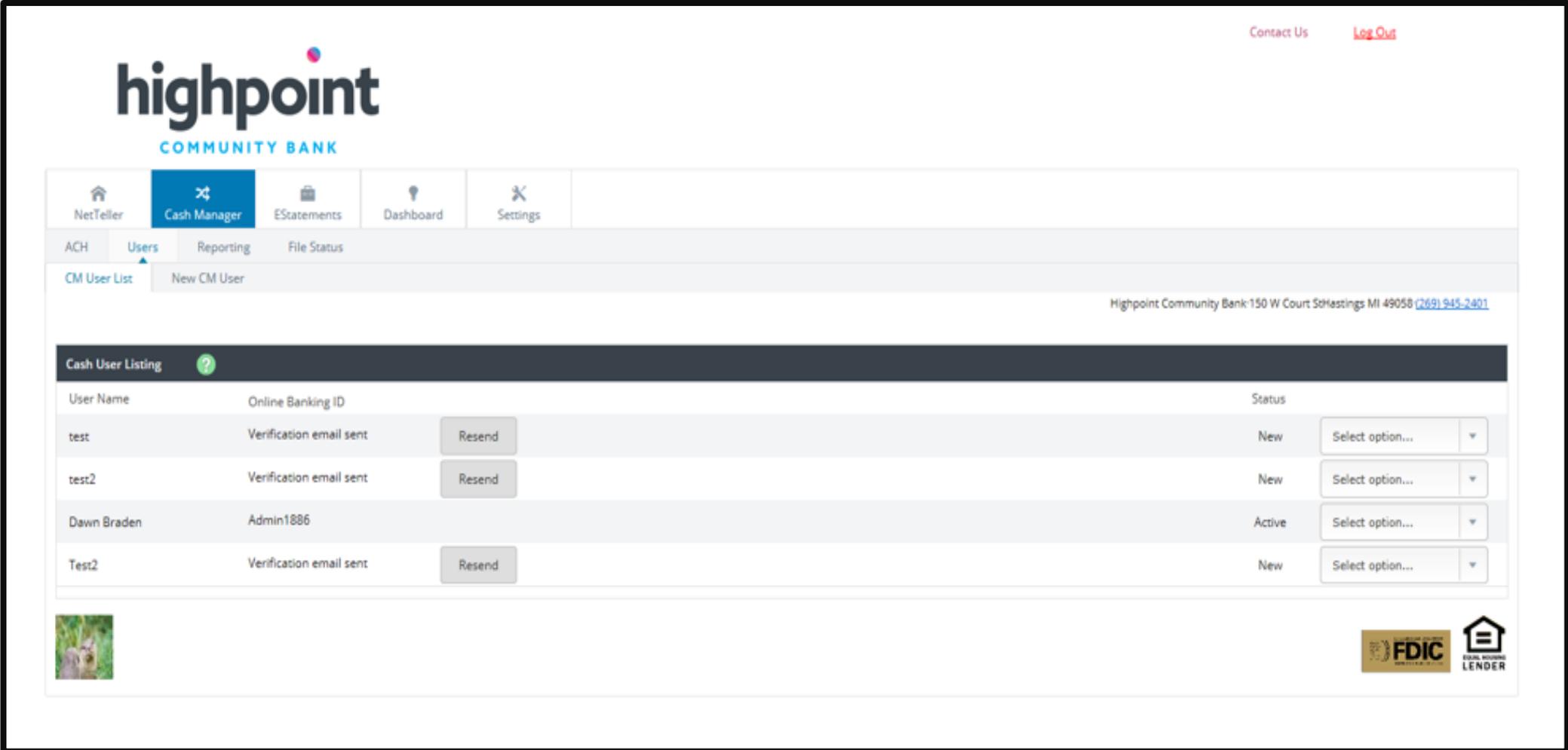
Account (Click for Details)	Balance	Status	Options
CHECKING	8.74		Select Option
TEST NAME	30.01	Dormant	Select Option

Customer Summary Information

2 Deposit accounts with a total balance of 38.75

How to Add Users

Cash Manager > Users > New CM Users



The screenshot shows the Highpoint Community Bank Cash Manager interface. At the top right, there are links for "Contact Us" and "Log Out". The main header features the "highpoint COMMUNITY BANK" logo. Below the logo is a navigation bar with icons for "NetTeller", "Cash Manager" (which is highlighted), "EStatements", "Dashboard", and "Settings". Underneath this is a sub-navigation bar with "ACH", "Users" (highlighted), "Reporting", and "File Status". The "Users" section has two tabs: "CM User List" and "New CM User". The main content area displays the "Cash User Listing" table, which includes columns for "User Name", "Online Banking ID", "Verification email sent", "Resend" buttons, and "Status". The table lists four users: "test", "test2", "Dawn Braden", and "Test2". At the bottom left, there is a small image of a dog, and at the bottom right, there are logos for "FDIC" and "Equal Housing Lender".

Highpoint Community Bank 150 W Court St Hastings MI 49058 (269) 945-2401

User Name	Online Banking ID	Verification email sent	Resend	Status
test		Verification email sent	Resend	New
test2		Verification email sent	Resend	New
Dawn Braden	Admin1886			Active
Test2		Verification email sent	Resend	New

* Denotes required field

* User Name First character must be (a to Z or 0 to 9). Then characters only (a to Z, 0 to 9, %@*!-\$.()) and a single space between names, from 3 to 40 in length.

* Email Address

Administration

Wire Password

View Position/Activity Report

Hold User

Add a user name, email address and password. Select the level of administration for the user.

Full – All Permissions

Partial – Cannot edit or add users

No - All permissions and limits set by Admin

Access limits are set for when users are able to access Business Banking



Set ACH and Wire amount limits



Add ACH permissions for the user.



Hold User

Access Times	Begin Time (hh:mm AM/PM)			End Time (hh:mm AM/PM)				
Monday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Tuesday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Wednesday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Thursday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Friday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Saturday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Sunday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day

All times are

Daily ACH Limit

Transfer Limit

Dual Wire Control

Per Wire Limit .00

Daily Wire Limit .00

Dual Wire Control Limit .00

Display / Download ACH
 Work with ACH
 Import Record
 Full ACH Control
 Quick Edit ACH Only
 Update Record
 Initiate ACH
 Edit Recurring ACH
 Upload ACH
 Initiate Same Day ACH
 Delete ACH
 Restricted Batch Access

Cancel Submit

Enable additional permissions for balance information, wire ability, and Positive Pay.

Cash User Setting ?

User: aulberg001

<input type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input type="checkbox"/> Upload ARP
<input checked="" type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Define Recurring Wires	<input type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Stop Additions	<input type="checkbox"/> Edit Recurring Wires	<input checked="" type="checkbox"/> Transfers
	<input type="checkbox"/> Transmit Wires	<input type="checkbox"/> Order Checks
<input type="checkbox"/> No Balance View		<input type="checkbox"/> Bill Payment
		<input checked="" type="checkbox"/> View Rates
<input type="checkbox"/> Work ACH Exceptions		<input type="checkbox"/> ES

Select Accounts

<input type="checkbox"/> Select All	<input type="checkbox"/> TEST NAME
<input type="checkbox"/> CHECKING	

Cancel Submit



Select the accounts for the user to have access to view

ES MUST be enabled for users to view eStatements

Cash User Listing ?

User Name	Online Banking ID		Status
test	Verification email sent	Resend	New
test2	Verification email sent	Resend	New
Dawn Braden	Admin1886		Active
Test2	Verification email sent	Resend	New



The user will receive an email notifying the user to log in and change their password. Click Resend if the user does not receive the email.

Edit or view permissions here

All users must be approved by HCB. Please contact electronicbanking@hcb.com or 269.945.2401.

Initiating an ACH File Using a Template

Cash Manager > ACH > ACH Batch

Select a previous batch or use the drop down to create a new one.

ACH Users Reporting File Status

ACH Batch Upload Tax Payment History Search

Highpoint Community Bank-150 W Court StHastings MI 49058-(269) 945-2401

The ACH cutoff time is 3:15pm ET.
Batches initiated after 3:15pm ET will be processed the next business day.

ACH Batch List ? Total Batches 4 View 10 | 20 | 50 | 100

Create a new batch for: Select Company
TEST HCB

Status	Batch Name Δ	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
<input type="checkbox"/>	Ready PAYROLL	CCD	TEST HCB		\$0.00	\$10,100.00	None	Select option... ∇
<input type="checkbox"/>	Ready PAYROLL2	PPD	TEST HCB		\$0.00	\$5,000.00	None	Select option... ∇
<input type="checkbox"/>	Ready TEst1234	CCD	TEST HCB		\$0.00	\$5,000.00	None	Select option... ∇
<input type="checkbox"/>	Ready TEst2	CCD	TEST HCB		\$0.00	\$5,000.00	None	Select option... ∇
					Total \$0.00	\$25,100.00		

Select All Delete Selected

CONTACT US [LOG OUT](#)



[NeTeller](#) | **Cash Manager** | [EStatements](#) | [Dashboard](#) | [Settings](#)

[ACH](#) | [Users](#) | [Reporting](#) | [File Status](#)

[ACH Batch](#) | [Upload](#) | [Tax Payment](#) | [History](#) | [Search](#)

Highpoint Community Bank: 150 W Court StHastings MI 49058 (269) 945-2401

New Batch ?

Batch Name * SEC Code *

Company TEST HCB Company Id 1389999999

Discretionary Data Entry Description *

Enter the batch name, description, and SEC Code

Enter in the debits and credits for your batch. Your batch must balance so be sure to enter in an equal amount of debit and credit items.

Information Message: Batch Test successfully added/edited

Add Record ?

Record Information:

Name * Addenda Type

ID Number Addenda

Amount * .

Prenote Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing * Account Type

Account Number * Transaction Type Debit Credit

Status Active Hold



Edit Batch ? Total Transactions 2 View 10 | 20 | 50 | 100 | All | Search

Batch Name * SEC Code PPD

Company TEST HCB Company Id 1389999999

Discretionary Data Entry Description *

Name	ID Number	Account	Routing	Amount	CR/DR	Held	
Donald Duck		9988770	072402869	\$10.00	CR		Edit Delete
HCB		991234566	072402869	\$10.00	DR		Edit Delete

Total Debits \$10.00 Total Credits \$10.00

When all records are added and the batch is balanced, hit submit.

Highpoint Community Bank-150 W Court StHastings MI 49058-269 945-2401

The ACH cutoff time is 3:15pm ET. Batches initiated after 3:15pm ET will be processed the next business day.

ACH Batch List ? Total Batches 5 View 10 | 20 | 50 | 100

Create a new batch for:

Status	Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
<input type="checkbox"/> Ready	PAYROLL	CCD	TEST HCB		\$0.00	\$10,100.00	None	<input type="button" value="Select option..."/>
<input type="checkbox"/> Ready	PAYROLL2	PPD	TEST HCB		\$0.00	\$5,000.00	None	<input type="button" value="Select option..."/>
<input type="checkbox"/> Ready	Test	PPD	TEST HCB		\$10.00	\$10.00	None	<input type="button" value="Select option..."/>
<input type="checkbox"/> Ready	TEst1234	CCD	TEST HCB		\$0.00	\$5,000.00	None	
<input type="checkbox"/> Ready	TEst2	CCD	TEST HCB		\$0.00	\$5,000.00	None	
Total					\$10.00	\$25,110.00		

Click Initiate from the drop down next to your batch. If Initiate is not listed, be sure your batch is in balance.

Select the Effective Date and click Initiate

Initiate Batch ? Total Transactions 2 View 10 | 20 | 50 | 100 | All | Search

Batch Name Test SEC Code PPD
Company TEST HCB Company Id 1389999999
Discretionary Data ACH BATCH Entry Description ACH BATCH

Name	ID Number	Account	Routing	Amount	CR/DR	Held
Donald Duck		9988770	072402869	\$10.00	CR	
HCB		991234566	072402869	\$10.00	DR	

Total Debits \$10.00 Total Credits \$10.00

Select Effective Date 

Reset amounts to \$0.00 after processing batch

Your batch has been submitted to HCB. To confirm the batch was sent, verify the status says Initiated

	Status	Batch Name	SEC Code	Company	Debit	Credit	Other	
<input type="checkbox"/>	Ready	PAYROLL2	PPD	TEST HCB	\$0.00	\$5,000.00	None	<input type="text" value="Select option..."/> <input type="text" value="Select option..."/> View Download Delete Uninitiate <input type="text" value="Select option..."/>
<input type="checkbox"/>	Initiated	Test	PPD	TEST HCB	\$10.00	\$10.00	None	
<input type="checkbox"/>	Ready	TEst1234	CCD	TEST HCB	\$0.00	\$5,000.00	None	
<input type="checkbox"/>	Ready	TEst2	CCD	TEST HCB	\$0.00	\$5,000.00	None	

You have the option to delete or edit batches up until the batch is uploaded by HCB.

Uploading a NACHA File

Cash Manager > ACH > Upload

Click Browse
and locate your
NACHA file.
Click upload to
submit.

COMMUNITY BANK

NetTeller Cash Manager EStatements Dashboard Settings

ACH Users Reporting File Status

ACH Batch Upload Tax Payment History Search

Highpoint Community Bank: 150 W Court StHastings MI 49058 (269) 945-2401

Upload ACH File ?

Enter the name of the file you wish to upload (some browsers will provide a **Browse** button to help you find the file). Click the **Upload** button. If you are consistently having trouble uploading your ACH file, you may want to try another uploading method by clicking [here](#).

Browse... Upload

NOTE: Maximum upload file size is 5 MB.



Once uploaded, the batch will display in your ACH Batch List. The status will display as Uploaded.

From the Select Option drop down, you may edit the batch.

ACH Batch List ? Total Batches 6 View 10 | 100

Create a new batch for:

Status	Batch Name Δ	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date	
<input type="checkbox"/> Ready	PAYROLL	CCD	TEST HCB		\$0.00	\$10,100.00	None	Select option... ∇	
<input type="checkbox"/> Ready	PAYROLL2	PPD	TEST HCB		\$0.00	\$5,000.00	None	Select option... ∇	
<input type="checkbox"/> Initiated	Tax FD 1000000	CCD	TEST HCB		\$1.00	\$1.00	None	Select option... ∇	
<input type="checkbox"/> Initiated	Test	PPD	TEST HCB		\$10.00	\$10.00	None	Select option... ∇	
<input type="checkbox"/> Ready	TEst1234	CCD	TEST HCB		\$0.00	\$5,000.00	None	Select option... ∇	
<input type="checkbox"/> Ready	TEst2	CCD	TEST HCB		\$0.00	\$5,000.00	None	Select option... ∇	
Total					\$11.00	\$25,111.00			

Highpoint Community Bank 150 W Court Strassings MI 49058 (269) 945-2401

**The ACH cutoff time is 3:15pm ET.
Batches initiated after 3:15pm ET will be processed the next business day.**

ACH Batch List ? Total Batches 5 View 10 | 100

Create a new batch for:

Status	Batch Name Δ	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date	
<input type="checkbox"/> Ready	PAYROLL	CCD	TEST HCB		\$0.00	\$10,100.00	None	Select option... ∇	
<input type="checkbox"/> Ready	PAYROLL2	PPD	TEST HCB		\$0.00	\$5,000.00	None	Select option... ∇	
<input type="checkbox"/> Ready	Test	PPD	TEST HCB		\$10.00	\$10.00	None	Select option... ∇	
<input type="checkbox"/> Ready	TEst1234	CCD	TEST HCB		\$0.00	\$5,000.00	None	Select option... ∇	
<input type="checkbox"/> Ready	TEst2	CCD	TEST HCB		\$0.00	\$5,000.00	None	Select option... ∇	
Total					\$10.00	\$25,110.00			

Select All Delete Selected

Click Initiate from the drop down next to your batch. If Initiate is not listed, be sure your batch is uploaded correctly.

How to Submit a Tax Payment

Cash Manager > ACH > Tax Payments

ACH Users Reporting File Status
ACH Batch Upload Tax Payment History Search Highpoint Community Bank-150 W Court StHastings MI 49058 (269) 945-2401

Add Tax Payment ?

Pay To: Select Tax Authority

Category: Tax

Routing Number: Lookup

Company Name: Select Company

Tax Period: mm/dd/yyyy

Tax Code: Lookup

Taxpayer ID:

Amount Type Code: Lookup

Amount: \$0.00

Pay From Account: Select Account

Quick Add Submit Cancel

Enter in required fields and click Submit

Using the dropdown, select Initiate next to the Tax Payment

ACH Batch List ? Total Batches 6 View 10 | 20 | 50 | 100

Create a new batch for: Select Company

Status	Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date	
<input type="checkbox"/>	Ready	PAYROLL	CCD	TEST HCB	\$0.00	\$10,100.00	None		Select option...
<input type="checkbox"/>	Ready	PAYROLL2	PPD	TEST HCB	\$0.00	\$5,000.00	None		Select option...
<input type="checkbox"/>	Ready	Tax FD 1000000	CCD	TEST HCB	\$1.00	\$1.00	None		Select option...
<input type="checkbox"/>	Initiated	Test	PPD	TEST HCB	\$10.00	\$10.00	None		
<input type="checkbox"/>	Ready	TEst1234	CCD	TEST HCB	\$0.00	\$5,000.00	None		Select option...
<input type="checkbox"/>	Ready	TEst2	CCD	TEST HCB	\$0.00	\$5,000.00	None		Select option...
					Total \$11.00	\$25,111.00			

Select All Delete Selected Initiate Selected

Enrolling in eStatements

eStatements > Enrollment

NetTeller Cash Manager **EStatements** Dashboard Settings

Enrollment Email Settings Disclosures

Enrollment

You may choose to receive your statements for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below.

1. Account(s) and Document Enrollment
All available documents for all active accounts. [Details](#)
2. Please review the following email address. If not correct, please update it in the space shown.
3. Please enter a security phrase to be displayed on all valid emails sent from this site.
4. Please enter the enrollment passcode in the field immediately below. To see the passcode, [click here](#).
5. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed.

Highpoint Community Bank

Electronic Banking Account Statement Disclosure and Agreement

This Electronic Banking Account Statement Disclosure and Agreement "Agreement" is made between you and Highpoint Community Bank and provides your request and consent to receive statements, notices, and documents for your account(s) by electronic delivery. These electronic statements, notices, and documents are called "eStatements." This Agreement is in addition to the terms and conditions described in the Highpoint Community Bank Online Access Disclosure and Electronic Fund Transfer Act Disclosure and

Only admins can enroll in eStatements for the business. Users will have the ability to view eStatements based on their permissions.

Enter in a Security Phrase and the Passcode before agreeing to the disclosure.

Please enter the enrollment passcode.

5. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed presented to you electronically you can contact us by phone at [888922-2280](tel:888922-2280) or by writing us at ElectronicBanking@hcb.us.

We will use our best efforts to deliver your eStatements in a timely manner and in accordance with any applicable time required by law. However, we shall incur no liability if we are unable to deliver your eStatements because of the existence of any one or more of the following circumstances:

- a. Our website or Highpoint Community Bank Online is not working properly and you know or have been advised by us of the malfunction; or
- b. Circumstances beyond our control (such as, but not limited to, fire, flood, interruption in telephone service or other communication lines, interference from an outside force, legal restriction or delays in mail service) prevent proper delivery and we have taken reasonable precautions to avoid those circumstances.

DUTY TO REVIEW PERIODIC STATEMENTS. You must promptly access/review your eStatement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your eStatement, you are still fully responsible to review the eStatement for any errors, unauthorized transactions or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the eStatement notification date regardless of when you access and/or review your eStatement. If you do not immediately report to Highpoint Community Bank any non-receipt of eStatements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatements to be true, accurate and correct in all respects.

EMAIL ADDRESS MAINTENANCE. It is your responsibility to notify us if you change your email address. You may update your email address by going to the eStatements tab in online banking, clicking on Email, and

I agree to the listed terms.

[Click here](#) to see a sample document.

Enroll Now