



Paperless Inter@ct Statements, Notices and Tax Documents

CELTIC BANK IS PLEASED TO ANNOUNCE PAPERLESS INTER@CT STATEMENTS, NOTICES AND TAX DOCUMENTS.

Celtic's online banking customers now have the ability to view electronic statements, notices, and tax documents within their online banking account and then have the option to go paperless.

When you go paperless, you'll enjoy all the benefits of receiving your statements and account notices electronically, including:

Increased Security

Less financial information in the mailbox reduces the risk of identity theft.

Organization

Access at least 13 months of statement history online with the ability to save your statement to your PC rather than having to riffle through old files.

Convenience

Sign up for Inter@ct Statements and Inter@ct Notices, and view your statements and notices 3-4 days earlier than the paper version.

Flexibility

There is always an option to switch back to paper statements and notices.

Environmental Impact

Zero trees are used in the creation of online statements.

So make your life paper-free and maybe just a bit more hassle-free too!

Register and log in to your Online Banking account, at www.celticbank.com

INTER@CT STATEMENTS AND NOTICES FAQs

How does the Documents system work?

We will notify you by email when a new Statement, Notice or Tax Document is posted to your Online and Mobile account. When the notification arrives in your email box, just:

- Log into Online Banking
- Your Statements, Notices and Tax Documents will be available through the Account Summary link.

You can save a PDF version of your document onto your hard drive if you wish or print it out. Documents are also viewable in the mobile banking app.

How long is each type of Document available online?

Document Type	How long is this document stored online?
Deposit Account Statements	13 Months
Electronic Account Notifications (Notices)	13 Months
Loan Account Statements	13 Months
Tax Documents	13 Months

Do I have to sign up for Online Banking in order to use the Documents service?

Yes. Once you have signed up for Online Banking, you can access your documents in either Online or Mobile Banking.

How do I enroll and stop receiving paper documents?

Log into Online Banking by clicking the “Login to Your Account” button. Navigate to the Online Banking Service tab and click the Accounts link and select “Account’s Summary.” From the accounts screen, click the View Statements link to go to the Statements screen. If you do not have an email address set up, you will be directed to complete it in Preferences. On the Statements screen, check the Paperless check box for as many accounts as necessary and then click the Go Paperless Link. Terms and Conditions will need to be accepted at that time.

How do I resume mail delivery of paper documents?

To resume receiving mailed paper copies of your Statements, Notices, and/or Tax documents, please contact Online Banking Support by phone at (801) 363-6500 or send a message by selecting the Message Center from the Online Banking Service tab.

Will my statements and notices look the same as my printed document?

Yes. For legal purposes, a printed version of an online statement/notice is the same as a paper statement/notice.

If I choose to go paperless, will I still receive a paper copy of my statements, notices or tax documents?

When you enroll in our Paperless Statements, Notices or Tax Documents service, we will stop sending you the corresponding paper copies of your statements, notices and tax documents. You can change your mind at any time and resume receiving paper copies by calling our Online Banking Support (801) 363-6500 or sending a message from the Message Center from the Online Banking Service tab.

What if I can't open the Document?

All documents are posted to Online and Mobile Banking in PDF format. In order to view PDF documents, you may need to install Adobe Acrobat Reader. This free software is available for download at www.adobe.com/products/flashplayer.html

Tax Documents Details:

Tax documents will be available online. The Internal Revenue Service requires us to provide tax documents to account holders who meet the reporting thresholds as dictated by the IRS.



ABOUT CELTIC

Founded in 2001 and headquartered in Salt Lake City, Utah, Celtic Bank specializes in small business finance.

We help business owners with working capital, expansion, acquisition, construction, equipment financing, renewable energy finance, real estate purchases and refinances, and more.

Celtic Bank has ranked as one of the top ten SBA lenders nationally in the last several consecutive years. Celtic Bank has a proven track record in a range of industries, including renewable energy finance, healthcare, gas station / c-store, car wash, hotel and others.

Every business loan application is approached with a problem-solving mindset. We tailor our financing solutions to help our clients meet their growth objectives.

Contact Us

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