



Frequently Asked Questions (FAQ): Combined Deposit Statements

What is a combined deposit statement?

A combined deposit statement consolidates multiple eligible accounts (e.g., checking, savings, money market) based on your primary account into one monthly statement for easier tracking and reduced paper clutter.

When will combined statements be available?

Combined statements will be available **starting August 29, 2025 and thereafter**, and will be accessible via online banking, mobile banking, and mailed copies (if applicable).

Which accounts are eligible and will be included on the combined statement?

Accounts are eligible¹ if they:

- Share the same tax owner/s and account role/s.
- Have matching mailing addresses.
- Are in an eligible status (Active, Inactive, Dormant).

Will loan accounts be included?

No, loan accounts cannot be primary accounts for combined statements and may not be linked to a deposit account to receive combined statements at this time.

Can I still receive paper statements?

Yes, paper statements are supported. However, if your accounts are linked to an eStatement-enabled primary account, your delivery method may be updated based on Bank settings. ***We strongly encourage you to use eStatements to help save Lake Erie and the waters of Western New York!***

How does this affect online and mobile banking?

Your combined statements will be available on both online and mobile banking platforms, making it easier to view your full financial picture in one place. Note that you will need to select the primary account to see your combined statement going forward. For eStatements prior to the August 2025 statement cycle, you will still be able to view by selecting the specific account.

What happens if my accounts are delinked?

If accounts are delinked, the delivery method may revert to the default for the product, depending on the account configuration.

Can I opt out of combined statements?

Yes. If you prefer separate statements, contact your branch or our call center to request that you opt out for this feature.

¹ Individual Retirement Accounts (IRAs), Health Savings Accounts (HSAs), Interest on Lawyer Accounts (IOLAs), and Certificates of Deposit (CDs) are not included in the automatic combined statements process and therefore will not be available on combined statements.