

Telephone Banking Instructions (877) 392-2265 (BANK)

You will need a touchtone telephone to use this system. Please have your Social Security or Tax I.D. Number and Account Number(s) available.

NOTE: First time callers will be asked to enter their account number and establish a PIN. Once dialed into the system, you will have the following options:

Main Menu

Press 1 - Checking or Money Market Info

Press 2 - Savings Information

Press 3 - Transfer Funds

Press 4 - CD or IRA Information

Press 5 - Loan Information

Press 6 - Interest Rate Information

Press 7 - For Locations and Hours

(1) Checking or Money Market Information

When you press 1 on the Main Menu, you are asked to enter your account number and PIN. You are then given the following information:

- Current Ledger Balance
- Balance Available for Cash Withdrawal
- Current Pending Transaction Balance
- Hear a Breakdown of Pending Transactions, Press 1 or Press the * Key to Return to the Main Menu

** Submenu Options**

- (1) Checks and Other Debits against Account
- (2) Deposits and Other Credits against Account
- (3) ATM Transactions against Account
- (4) Search for a Check by Check Number
- (5) Search for a Check by Amount
- (6) Hear All Transactions Cleared Since Last Statement
- (7) Change PIN
- (#) Return to the Main Menu
- (*) Repeat These Choices

(2) Savings Information

When you press 2 on the Main Menu, you are asked to enter your account number and PIN.

You are then given the following information:

- Current Ledger Balance
- Current YTD Interest
- Current Interest Rate

Submenu Options

- (1) Savings Withdrawal
- (2) Savings Deposit
- (3) ATM Transactions Against Account
- (4) Hear All Transactions Cleared Since Last Statement
- (5) Change PIN
- (#) Return to Main Menu
- (*) Repeat Choices

(3) Transfer Funds

Submenu Options

- (1) Transfer from Checking
- (2) Transfer from Savings
- (*) Cancel this Request

(4) CD or IRA Information

When you press 4 on the Main Menu, you are asked to enter your account number and PIN. You are then given the following information:

- Current Ledger Balance
- YTD Interest

- Current Interest Rate
- Maturity Date

(5) Loan Information

When you press 5 on the Main Menu, you are asked to enter your account number and PIN. You are then given the following information:

- Current YTD Interest
- Previous YTD Interest
- Current Interest Rate
- Last Payment Date
- Last Payment Amount
- Next Payment Due Date
- Next Payment Due Amount

(6) Interest Rate Information

Submenu Options

- (1) For CD Rates, IRA Rates, Credit Card Info
- (#) Return to the Main Menu
- (*) Repeat These Choices

(7) For Locations and Hours

Submenu Options

- (1) Lobby and Drive-Up Hours
- (2) Locations