

# Telephone Banking Users Guide

ACCESSING TELEPHONE BANKING: 800.562.0999, OPTION 1.

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## CHECKING

- Balance
- Available funds
- Last deposit
- Last debit/check/withdrawal
  - Recent transactions
  - Recent deposits
  - Recent debit card transactions
  - Recent cleared checks
  - Recent range of cleared checks

## SAVINGS

- Balance and history
- Recent transactions

## TRANSFERS/WITHDRAWALS

- Choose accounts
- Choose transfer
- Choose withdrawal

## LOANS (INCLUDING HOME EQUITY)

- Loan type/balance/payment due/due date
- Current interest rate
  - Last payment
  - Payoff amount

## CREDIT CARD INFORMATION AND TRANSACTIONS

- Balance
  - Credit limit
  - Available
  - Last payment
    - Recent transactions
    - Make a payment

## MORTGAGES

- Loan type
- Balance/payment due/due date
- Current interest rate

## ACCOUNT MAINTENANCE

- Year-to-date information (including certificate accounts and IRAs)
- Change preferences
  - Access code
  - Log in to another account
- Speak with the Contact Center

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## QUICK TIPS

- You'll only be given menu options for the type of accounts and/or loans you have. For example, if you do not have a checking account with us, that option will not be offered on the main menu. If you only have a savings account and a credit card with us, those are the only options you'll hear.
- Certificate account and IRA certificate information is provided under "Year-to-Date" in the "Account Maintenance" menu.
- If you have multiple accounts or loans, you'll be given the option to enter the suffix number or press the "#" key for a list to choose from. For example, if you have a regular savings account and a sub-savings account, those options will be given under the "Savings" option. If you have an auto loan and a home equity loan, those options will be provided under the "Loans" menu.