

BANK-BY-PHONE INSTRUCTIONS

Telephone numbers available: Maryland /Local: 410-629-1320 or 410-629-1321
Toll Free: 1-800-764-2686

- Established callers will be prompted to enter account number and PIN (Personal Identification Number).
- New callers will create a 4 digit PIN after entering full SSN.

Option 1 - Checking / Money Market:

- Press 1 to get your cashed checks or withdrawals
- Press 2 to get your deposits or credits
- Press 3 to get all debit card / ATM Transactions
- Press 4 to get all transactions cleared since last statement
- Press 5 to search for a check by check number
- Press 6 to search for a check by amount
- Press 7 to request an instant statement via FAX
- Press 8 to put a stop payment on a check(s)
- Press 9 to change your PIN number
- Press 0 to speak to the operator

* will repeat the choices and # will take you back to the main menu

Option 2 - SAVINGS:

- Press 1 to get your deposits or credits
- Press 2 to get your withdrawals
- Press 3 to get all transactions cleared since last statement
- Press 4 to search for a transaction by amount
- Press 0 to speak to an operator

*will repeat the choices and # will take you back to the main menu

Option 3 - LOANS:

- Principal balance, last payment information, next payment date, year-to-date interest paid, prior year-to-date interest paid, and current interest rate will be stated.

* will repeat the choices and # will take you back to the main menu

Option 4 - CERTIFICATE OF DEPOSIT, IRA/HSA:

- Current balance, current interest rate and maturity information for the CD will be stated.

* will repeat the choices and # will take you back to the main menu

Option 5 - FUND TRANSFERS / LOAN PAYMENT:

- Press 1 to transfer from checking
- Press 2 to transfer from savings
- Enter account number followed by the # sign.
- Enter PIN followed by the # sign
- Press 1 to transfer to checking
- Press 2 to transfer to savings
- Press 3 to make a loan payment
- Enter account number to transfer to followed by #
- Enter amount you wish to transfer (in cents)
- Press 1 to confirm or * to cancel the transaction

You will hear: "Transfer Accepted. Please write down your confirmation number for verification. Your Confirmation Number is _____."

* will repeat the choices and # will take you back to the main menu.

Option 6 - CHANGE YOUR PIN NUMBER:

- Enter account number followed by the # sign
- Enter PIN followed by the # sign
- Enter new PIN followed by # sign

* will repeat the choices and # will take you back to the main menu

Option 7 - BRANCH & ATM LOCATIONS:

- Press 1 for Branch Locations
- Press 2 for ATM Locations
- Press 0 to speak to the Operator

* will repeat the choices and # will take you back to the main menu

Option 8 - DATE & TIME:

- The Current Date and Time will be announced

* will repeat the choices and # will end the call

Option 9 - REPORT ATM OR DEBIT CARD AS LOST OR STOLEN:

- Press 1 to deactivate a lost or stolen card
- Enter account number followed by the # sign
- Enter SSN or Tax ID number followed by the # sign

You will hear: "Our records indicate that there are _ ATM card(s) issued with this account. The ATM card # is: _____."

- Press 1 to report this card as lost
- Press 2 to report this card as stolen

By selecting menu choice 1 or 2 you will permanently deactivate your ATM debit card.

* will repeat the choices and # will cancel and end the call

Everything A Good Neighbor Should Be.