

Albany Bank and Trust Company, N.A.

TELEPHONE BANKING INFORMATION

Account Information As Close As Your Phone 7 Days A Week

1 (800) ALBANK6

1-800-ALBANK6 Gives You Reasons To Pick Up Your Phone

1. Receive your Current Account Balances.
2. Access Account History/Activity information.
3. Transfer Funds between Checking, N.O.W., Money Market, and Statement Savings accounts.

Put Your Phone to Work for You

Albany Bank's Telephone Banking system brings all this information to you from the privacy of your home, office, car or anywhere there is a touchtone phone. With this convenient and easy to use service you'll find banking faster and more accessible than ever.

Telephone Banking Increases Your Banking Hours

Telephone Banking is available 7 days a week, 24 hours a day, so you can access your account information even when the bank is closed. The system may be unavailable from time to time due to file maintenance. For personal customer assistance please contact our Personal Banking Department during regular office hours at (773) 267-7300.

How to Use Telephone Banking

Simply dial 1-800-ALBANK6 (1-800-252-2656) once you are an authorized user. The system will guide you through every transaction step-by-step. To START, the system will give you these choices:

Greeting:

Thank you for calling Albany Bank and Trust Company. If this is your first time using our new system, you will need to use the last four digits of your social security or tax ID number as your initial PIN to access your accounts.

Account Number:

Please enter your account number, followed by the pound sign (#).

PIN:

Please enter your Personal Identification Number, followed by the pound sign (#).

Account Number:

Please enter your account number, followed by the pound sign (#).

- 1. For Account Information, press 1**
 - 1. For checking account information, press 1**
 - 1. To hear your current balance and last deposit, press 1**
 - 2. To review Transactions, press 2**
 1. Most Recent Checks, press 1
 2. Most Recent Deposits, press 2
 3. For a Specific Check, press 3
 4. For all Posted Transactions, press 4
 5. To Return to the Previous Menu, press 9
 - 3. For other functions, press 3**
 1. For Interest Information, press 1
 - 4. To inquire into other accounts, press 9**
 - 2. For savings account information, press 2**
 - 1. To hear your current balance and last deposit, press 1**
 - 2. To review Transactions, press 2**
 1. Most Recent Withdrawals, press 1
 2. Most Recent Deposits, press 2
 3. For all Posted Transactions, press 3
 4. To Return to the Previous menu, press 9
 - 3. For Interest Information, press 3**
 - 4. To inquire into other accounts, press 9**
 - 3. For Certificate of Deposit information, press 3**
 - 1. To hear your current balance, press 1**
 - 2. For Interest Information, press 2**
 - 3. To review Transactions, press 3**
 1. Most Recent Transactions, press 1
 2. To Return to the Previous menu, press 9

MEMBER F.D.I.C.

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4. **For Loan information, press 4**
 1. **For Current Balance and Payment Information, press 1**
 2. **For Interest Information, press 2**
 3. **For Loan Payoff Information, press 3**
 4. **For Loan Transactions, press 4**
 1. For the Most Recent Transactions, press 1
 2. To Return to the Previous Menu, press 9
5. **To Change your PIN, press 5**
6. **To Return to the Main Menu, press 9**
2. **To Transfer Funds, press 2**
 1. **From Checking to Checking, press 1**
 2. **From Checking to Savings, press 2**
 3. **From Savings to Checking, press 3**
 4. **From Savings to Savings, press 4**
 5. **To Return to the Main Menu, press 9**
3. **For Loan Payment, press 3**
 1. Loan Payment from Checking, press 1
 2. Loan Payment from Savings, press 2**Return to the previous menu, press 9**

At any time you may press Zero to speak to a customer service representative (transfer to 773-267-7300).

What is The Cost?

There are no fees for inquires or transfers regardless of the number of times you use the system. Your Telephone Banking account will automatically close if unused for two consecutive years.

Transfer of Funds

These transactions are only allowed between Checking, N.O.W., Money Market, and Statement Savings accounts of which you are an authorized signer (certain restrictions may apply). If the system accepts a transfer request and there is an error, please contact our Personal Banking Department to cancel the transaction.

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