

## TELEPHONE BANKING INFORMATION

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 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 assistance please contact our Personal Banking Department during normal banking 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. For assistance, please contact our main office at (773) 267-7300 during our normal banking hours which are Monday thru Thursday from 9:00am to 4:30pm, Friday 9:00am to 6:00pm and Saturday 9:00am to 1:00pm. Thank you for calling Albany Bank and Trust Company.

#### 1. For Account Information, press 1

**Account Number:** Please enter your **account number**, followed by the pound sign (#).

1. if the account you entered is a checking account, press 1
2. if the account you entered is a savings account, press 2
3. if the account you entered is a certificate of deposit, press 3
4. if the account you entered is a loan, press 4
5. to return to the previous menu, press 9

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

#### 2. To end this call, press 9 or hang up

#### 3. To repeat this menu, enter #

#### Checking account information

##### 1. For your current balance and last deposit, press 1

##### 2. To review transactions, press 2

1. most Recent Checks and withdrawals, press 1
2. most Recent Deposits, press 2
3. to see if a Specific Check has cleared, press 3
4. for recent Transactions, press 4
5. to Return to the checking Menu, press 9
6. to repeat this menu, enter #

##### 3. To transfer funds, press 3

1. to transfer from checking to checking, press 1
2. to transfer from checking to savings, press 2
3. to transfer from savings to checking, press 3
4. to return to the previous menu, press 9
5. to repeat this menu, enter #

##### 4. To make a payment, press 4

1. for loan payments from checking, press 1
2. for loan payments from savings, press 2
3. to return to the previous menu, press 9
4. to repeat this menu, enter #

5. **For other checking functions, press 5**
  1. for interest information, press 1
  2. to return to the previous menu, press 9
  3. to repeat this menu, enter #
6. **To inquire into other accounts or to change P.I.N., press 6**
7. **To return to previous menus, press 9**
8. **To repeat this menu, enter #**

## Savings account information

1. **For your current balance and last deposit, press 1**
2. **To review transactions, press 2**
  1. for the most recent withdrawals, press 1
  2. for the most recent deposits, press 2
  3. for all transactions posted to your account, press 3
  4. to return to the savings menu, press 9
  5. to repeat this menu, enter #
3. **For interest information, press 3**
4. **To transfer funds, press 4**
  1. to transfer from checking to checking, press 1
  2. to transfer from checking to savings, press 2
  3. to transfer from savings to checking, press 3
  4. to return to the previous menu, press 9
  5. to repeat this menu, enter #
5. **To make a payment, press 5**
  1. for loan payments from checking, press 1
  2. for loan payments from savings, press 2
  3. to return to the previous menu, press 9
  4. to repeat this menu, enter #
6. **Inquire into other accounts or change PIN, press 6**
7. **To return to the previous menu, press 9**
8. **To repeat this menu, enter #**

## Certificate of Deposit information

1. **For your current balance, press 1**
2. **For interest information, press 2**
3. **To review transactions, press 3**
4. **Inquire into other accounts or change PIN, press 4**
5. **To return to the previous menu, press 9**
6. **To repeat this menu, enter #**

## Loan information

1. **For your current balance and loan payment Information, press 1**
2. **For interest information, press 2**
3. **For loan payoff Information, press 3**
4. **To make a payment, press 4**
  1. for loan payments from checking, press 1
  2. for loan payments from savings, press 2
  3. to return to the previous menu, press 9
  4. to repeat this menu, enter #
5. **To review transactions, press 5**
6. **To inquire into other accounts or change PIN, press 6**
7. **To return to the previous menu, press 9**
8. **To repeat this menu, enter #**



Effective: 04/01/2018

**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.



Albany Bank & Trust Company, NA  
EQUAL OPPORTUNITY EMPLOYER

