

XPRESS BANKING

24 Hour Telephone Access



518-234-4300

OR CALL TOLL FREE

1-877-234-8222

**You Can
Bank with Us
24 Hours
A Day**

**BANK OF
RICHMONDVILLE**

"A Banking Tradition Since 1893"

**You can bank with us
24 hours a day.**

XPRESS BANKING gives you immediate access to the information you need most often. With **XPRESS BANKING**, you can quickly and easily:

- Make account balance inquiries.
- Determine the last six transactions on your account.
- Verify social security deposits as well as other electronic funds or ATM transactions.
- Verify interest paid and earned information during tax time.
- Obtain rate information.
- Transfer between eligible accounts.

Using **XPRESS BANKING**

Before using Bank of Richmondville's **XPRESS BANKING**, make sure you have your account number(s) handy. Please have your PIN available the first time you call, your PIN will be the last four digits of your Social Security or tax ID number of the name that appears first on your account. You will then be instructed to change your PIN to a new four digit number that only you know.

1 Call (518) 234-4300 from any Touch-Tone™ phone. Some phones have a tone or pulse button. Please make sure that your phone is on the tone mode.

2 Wait for the greeting, then follow the simple instructions given to you over the phone. You will be offered a series of menu selections from which to choose. To access these selections from the Opening Menu given, simply press the corresponding number(s) on your telephone.

Opening Menu _____

- 1** For account information and funds transfer, press 1.
- ABC**
2 For rate and product information, press 2.
- DEF**
3 For instructions on how to use this system, press 3.
- WXY**
9 To repeat this menu, press 9.

If you are not using a Touch-Tone™ phone, please hold for assistance during regular banking hours.

Account Information and Funds Transfer Menu _____

To access these selections, simply press the corresponding number(s) on your telephone when prompted by Bank of Richmondville's **XPRESS BANKING** :

- 1** For information on checking and money market accounts, press 1.
- ABC**
2 For information on savings accounts, press 2.
- DEF**
3 For information on loan accounts, press 3.
- GHI**
4 For information on Overdraft Protection Accounts, press 4.
- JKL**
5 For information on Christmas Club Accounts, press 5.
- MNO**
6 For information on Certificates of Deposit, press 6
- PRS**
7 To transfer funds, press 7.
- TUV**
8 To return to the previous menu, press 8.
- WXY**
9 To repeat this menu, press 9.
- OPER**
0 To speak with a customer service representative, press 0.

If you wish to end this call, hang up at any time.

Checking and Money Market Information Menu _____

- 1** For current balance information, press 1.
- ABC**
2 For your last 6 withdrawals, press 2.

- DEF**
3 For deposit information, press 3.
- GHI**
4 For specific transaction inquiry, press 4.
- JKL**
5 For ATM and other automatic transactions, press 5.
- MNO**
6 For interest information, press 6.
- PRS**
7 To change your PIN, press 7.
- TUV**
8 To return to the previous menu, press 8.
- WXY**
9 To repeat this menu, press 9.
- OPER**
0 To speak with a customer service representative, press 0.

If you wish to end this call, please hang up at any time.

Savings Account Information Menu _____

- 1** For current balance information, press 1.
- ABC**
2 For your last 6 withdrawals, press 2.
- DEF**
3 For deposit information, press 3.
- GHI**
4 For ATM and other automatic transactions, press 4.
- JKL**
5 For inquiry by amount, press 5.
- MNO**
6 For interest information, press 6.
- PRS**
7 To change your PIN, press 7.
- TUV**
8 To return to the previous menu, press 8.
- WXY**
9 To repeat this menu, press 9.
- OPER**
0 To speak with a customer service representative, press 0.

If you wish to end this call, please hang up at any time.

Loan Information Menu _____

- 1** For your current loan balance, press 1.
- ABC**
2 For pay off information, press 2.
- DEF**
3 For your last payment date, press 3.
- GHI**
4 For your next payment due date, press 4.
- JKL**
5 For your payment amount, press 5.
- MNO**
6 For interest information, press 6.
- PRS**
7 To change your PIN, press 7.
- TUV**
8 To return to the previous menu, press 8.
- WXY**
9 To repeat this menu, press 9.
- OPER**
0 To speak with a customer service representative, press 0.

If you wish to end this call, please hang up at any time.

Overdraft Protection Menu _____

- 1** For your current balance, press 1.
- ABC**
2 For your credit limit, press 2.
- DEF**
3 For your current credit line payoff, press 3.
- GHI**
4 For the next payment due date and amount due, press 4.
- JKL**
5 For your last payment date, press 5.
- MNO**
6 For interest information, press 6.
- PRS**
7 To change your PIN number, press 7.
- TUV**
8 To return to the previous menu, press 8.
- WXY**
9 To repeat this menu, press 9.
- OPER**
0 To speak with a customer service representative, press 0.

If you wish to end this call, please hang up at any time.

Club Account Menu _____

- 1** For current balance information, press 1.
- ABC**
2 For last six withdrawals, press 2.
- DEF**
3 For deposit information, press 3.
- GHI**
4 For ATM and other automatic transactions, press 4.
- JKL**
5 For inquiry by amount, press 5.
- MNO**
6 For interest information, press 6.
- PRS**
7 To change your PIN, press 7.
- TUV**
8 To return to the previous menu, press 8.
- WXY**
9 To repeat this message, press 9.
- OPER**
0 To speak with a customer service representative, press 0.

If you wish to end this call, please hang up at any time.

Certificates of Deposit Menu _____

- 1** For your current balance information, press 1.
- ABC**
2 For your last interest paid, press 2.
- DEF**
3 For your next interest payment date, press 3.
- GHI**
4 For your maturity date, press 4.
- JKL**
5 For your accrued interest, press 5.
- MNO**
6 For your interest information, press 6.
- PRS**
7 To change your PIN, press 7.
- TUV**
8 To return to the previous menu, press 8.
- WXY**
9 To repeat this menu, press 9.
- OPER**
0 To speak with a customer service representative, press 0.

If you wish to end this call, please hang up at any time.

Transfer Funds From Menu _____

- 1** To transfer funds from a checking account, press 1.
- ABC 2** To transfer funds from a savings account, press 2.
- TUV 8** To return to the previous menu, press 8.
- WXY 9** To repeat this menu, press 9.
- OPER 0** To speak with a customer service representative, press 0.

If you wish to end this call, please hang up at any time.

Transfer Funds to Menu _____

- 1** To transfer funds to a checking account, press 1.
- ABC 2** To transfer funds to a savings account, press 2.
- DEF 3** To transfer funds to a loan account, press 3.
- GHI 4** To transfer funds to an Overdraft Protection Account, press 4.
- JKL 5** To transfer funds to a Christmas Club Account, press 5.
- TUV 8** To return to the previous menu, press 8.
- WXY 9** To repeat this menu, press 9.
- OPER 0** To speak with a customer service representative, press 0.

If you wish to end this call, please hang up at any time.

Rate and Product Information Menu _____

- 1** For interest checking and savings rates, press 1.
- ABC 2** For rates on certificates of deposit, press 2.
- DEF 3** For rates on consumer loans, press 3.
- GHI 4** For rates on mortgages, press 4.

TUV 8 To return to the previous menu, press 8.

WXY 9 To repeat this menu, press 9.

OPER 0 To speak with a customer service representative, press 0.

If you wish to end this call, please hang up at any time.

System Instructions Menu _____

To access information you will need your account number and your four digit Personal Identification Number. The last four digits of your social security or tax I.D. number have been assigned as your initial PIN. The first time you access your accounts you will be required to change your PIN to any other four digit number.

The opening menu allows you to access the accounts information and funds transfer menu, rate and product information, system instructions and merchant check verification.

The account information and funds transfer menu gives access to checking, savings, loan or time deposit accounts, as well as the ability to transfer funds.

The checking and savings menus provide access to your account balance, previous account activity, your last deposit date and amount, specific check information and interest information.

The loan account menu gives access to your account balance, payment and pay-off information and interest information.

The time deposit account menu gives access to your time deposit balance, interest payment information, maturity date and interest information.

The funds transfer menu will allow you to transfer funds between pre-authorized, checking, savings and loan accounts. Please contact the bank regarding further information.

Action keys on your telephone key pad are as follows: Eight will return you to the previous menu. Nine will repeat the menu you are in. Zero will transfer you to an operator during regular banking hours.