

Main Menu

- (1) Accounts Menu**
- (2) Funds Transfer/Loan Payment**
- (3) Stop Payment**
- (4) Interest Rates**
- (5) ATM / Visa Activate / Lost or Stolen**
- (6) Bank Information**
- (9) Change PIN**
- (0) Customer Service Rep.**
- (#) Hang Up/Terminate Call**
- (*) Repeat Menu**

Xpress Banking is your connection to Bank of Richmondville, giving you immediate access to the information you need most often.

With Xpress Telephone Banking you can quickly and easily:

- Make account balance inquiries
- Verify transactions on your account
- Verify deposits and withdrawals, including electronic funds and ATM transactions
- Make transfers and loan payments

Accounts Menu

1. Checking/Money Market Information

- 1. Checks / other Debits
- 2. Deposits / other Credits
- 3. All Transactions
- 4. Repeat Balance
- 5. Cash Reserve Balance
- 6. Search by Check #
- 7. Search for Check Amount
- 9. Change PIN
- 0. Customer Service Rep.
- #. Return to Previous Menu
- *. Repeat Menu

2. Savings Accounts Information

- 1. Withdrawals / other Debits
- 2. Deposits / other Credits
- 3. All Transactions
- 4. Repeat Balance
- 5. Search by Amount
- 9. Change PIN
- 0. Customer Service Rep.
- #. Return to Previous Menu
- *. Repeat Menu

Accounts Menu (continued)

3. Loan Account Information

- 1. Last Payment Information
- 2. Next Payment Information
- 3. Payoff Information
- 4. All Transactions
- 5. Repeat Balance
- 9. Change PIN
- 0. Customer Service Rep.
- #. Return to Previous Menu
- *. Repeat Menu

4. CD/IRA Account Information

- 1. Maturity Date
- 2. Last Interest Information
- 3. Repeat Balance
- 9. Change PIN
- 0. Customer Service Rep.
- #. Return to Previous Menu
- *. Repeat Menu

5. CHRISTMAS / VACATION Club Information

- 1. All Transactions
- 2. Repeat Balance
- 9. Change PIN
- 0. Customer Service Rep.
- #. Return to Previous Menu
- *. Repeat Menu

Funds Transfer / Loan Payment Menu

1. Transfer from Checking
2. Transfer from Savings
- *. Cancel

Interest Rates Menu

1. CD Rates
2. CD Rates over \$10,000
3. Savings Rates
4. Money Market & Now Account Rates

ATM Menu

1. Activate ATM or VISA Debit card
2. Report a lost/stolen card
0. Customer Service Rep.
- #. Return to Main menu
- *. Repeat Menu

Branch Information Menu

1. Cobleskill (Main Office)
2. Richmondville
3. Schoharie
0. Customer Service Rep.
- #. Return to Main menu
- *. Repeat Menu

Getting Started

Accessing Xpress Telephone Banking is easy. Just dial 1-877-234-8222. Have your account number in front of you. It is printed on the top of your monthly or quarterly statement and on the bottom of your checks.

The first time you call, you will be asked to verify your identity. Your Social Security or tax identification number has been assigned as your initial Personal Identification Number (PIN).

The first time you access your account, you will be required to establish a four-digit PIN.

To access information in the future, you will need your account number, your four-digit PIN, and your Social Security or tax identification number.

Secure

With the special personal identification number that you choose, your accounts are kept safe and secure. You can change your PIN over the phone anytime you want! Our Xpress Telephone Banking System is easy to access with your four-digit PIN and easy to use, with a simple step-by-step menu system that you operate from your telephone keypad.

Xpress Banking

24 Hour Telephone Access

(518) 234-4300

Or toll free

1-877-234-8222



Bank of Richmondville

A Banking Tradition Since 1893



**Member
FDIC**