

TELEPHONE BANKING ACCESS

Call Anytime

When Telephone Banking answers, enter your account number followed by the pound sign (#), then enter your Access Code and the (#) sign.

You will enter Telephone Banking in the MENU MODE and may conduct any of your transactions or inquiries by following the verbal instructions and choosing the appropriate options. If you wish, you may switch to an EXPERT MODE that permits you to go directly to specific transactions or inquiries without going through the menu options. To do this, select Additional Options (7) under MENU MODE, then select Change Preferences (2) and choose Change to Expert Mode (2).

Telephone Banking will ask you for the appropriate account ID if you have two or more accounts of the same type. ID numbers (formerly called account suffixes) can be found on all statements and receipts. You may wish to record your ID numbers here:

Account Type	
Membership	0
Plan Ahead Savings	
Money Market	
Spending Account	7
Certificate ID	
Loan ID	
Loan ID	
Loan ID	
Loan ID	
Access Numbers	

Local: 865.687.3922 Toll-Free: 800.261.0290

MENU MODE

Enter the number that matches the transaction of your choice anytime during the message. You will need to enter the pound sign (#) when prompted by the system.

Savings1	
Checking2	
Share3	
Loans4	

History Inquiry Menu...... 2

Last Payroll Deposit1
Last Deposit2
Share History3
Deposit History4
Recent Transaction
Activity5
Checking History1
ATM History2
ACH History3
Payroll History4
Loan Payment History5
Debit Transactions6

Savings to Checking ...1 Checking to Savings...2 to Ch .3

Share to Share3
Loan to Checking4
Loan to Share5
Savings to Loan6
Checking to Loan7
Share to Loan8

Checking Information 5

Check No. Inquiry1
Check History2
Check Stop Pymnt*3
Check Copy Req.*4
Check No. Range5
Check Reordering*6
Check Balance7

- Loan Pymnt Inquiry.....1 Loan Payoff Amnt......2 Loan Pymnt History3
- Loan Balance4

Additional Options.....7

Year-to-Date Info1 Dividends (Previous & Current Year)1 Interest Info (Previous & Current Year)2
Change Preferences2
Change Access Code1
Change to Expert Mode2
Change Number of
History Transactions3
Change Language4
Switch to English/Spanish 6
Change Account3
To Go to Previous Menu#
To Transfer to Operator0
To End Call*

EXPERT MODE

To switch to EXPERT MODE, select Additional Options (7) under MENU MODE, then select Change Preferences (2) and choose Change to Expert Mode (2). Once you're in EXPERT MODE, enter a transaction from the list below followed by the pound sign (#).

Balance Information

Savings1#
Checking2#
All Deposit Accounts 3#
Loan4#

Checking Information

Check Clearing10#
Check History11#
Check Stop Payment*12#
Check Copy Request*13#
Check Reordering*15#

Loan Information

Loan Payment Amount & Due Date 20# Loan Payoff Amount 21# Recent Loan Payment .. 23#

Transfers

Savings to Checking.	30#
Checking to Savings.	31#
Share to Share	32#
Loan to Checking	33#
Savings to Loan	34#
Checking to Loan	35#

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Checking to Loan	.35#
Share to Loan	.36#

History Information

Last ACH Deposit40#
Last Deposit41#
Share History42#
Deposit History44#
Payroll Transactions45#
ACH Transactions46#
ATM Transactions47#

Income Tax Information

Dividends (Previous & Current Year)	.60#
Loan Interest	
(Previous & Current Year)	.61#

Additional Options

List of Current	
Switch to Another Account	
with Separate PIN ***9	1#
Change PIN9	2#
Switch to Menu Mode/	
Expert Mode9	3#
Change the Number of	
History Transactions9	4#
Switch to English/Spanish 9	5#
Help9	6#
Good-Bye9	9#
Cancel Feature#	

* Fee will be charged. Refer to disclosure for more information.

** Checks are mailed on the next business day only to the name and address on file. *** Personal Identification Number.

