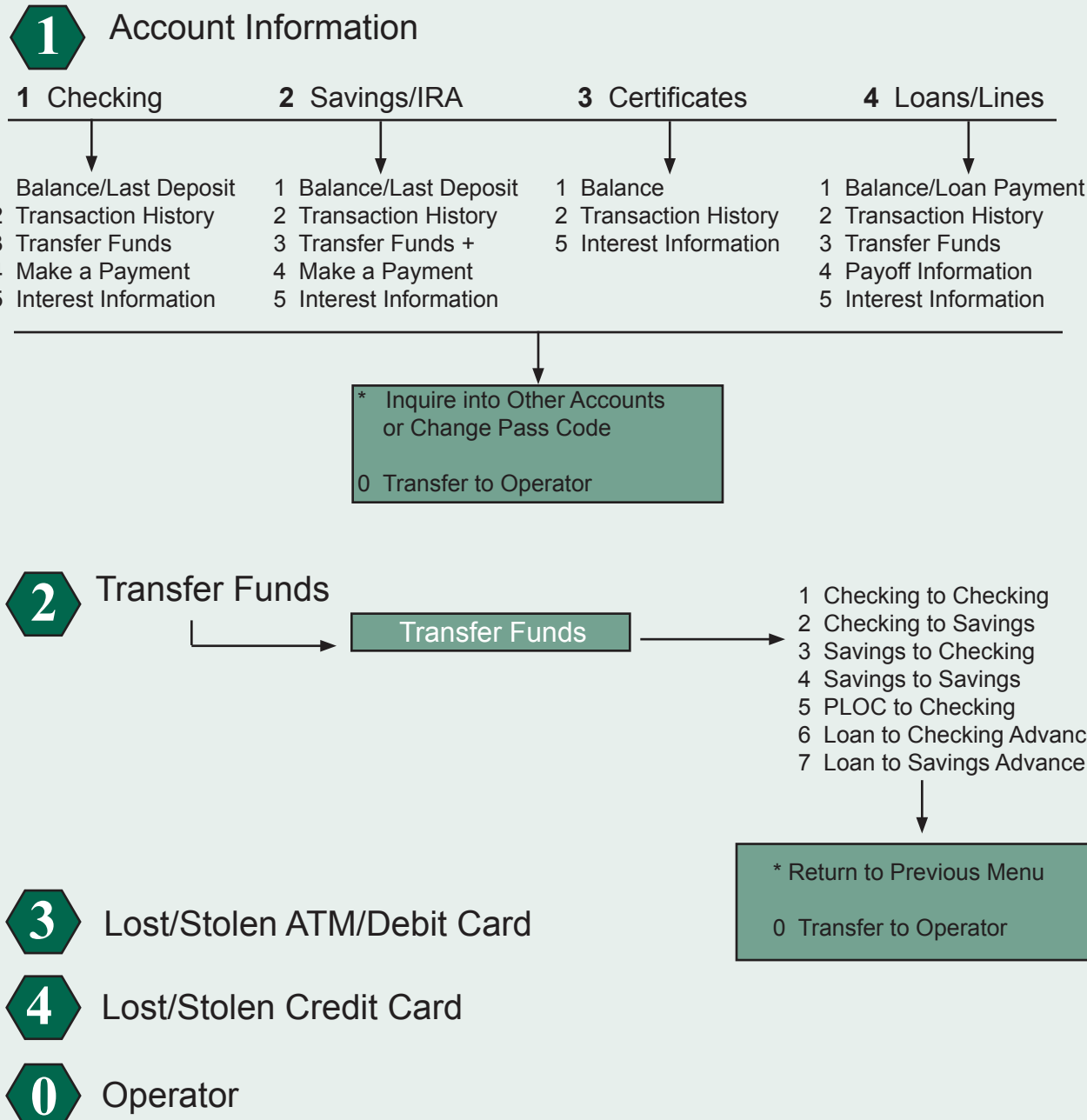Bank by Phone offers more features and is easier to use than ever before.

The first few times you use the system, please keep this menu handy and listen carefully to the voice prompts. You'll also want to fold and tuck the detachable card into your wallet for quick reference.
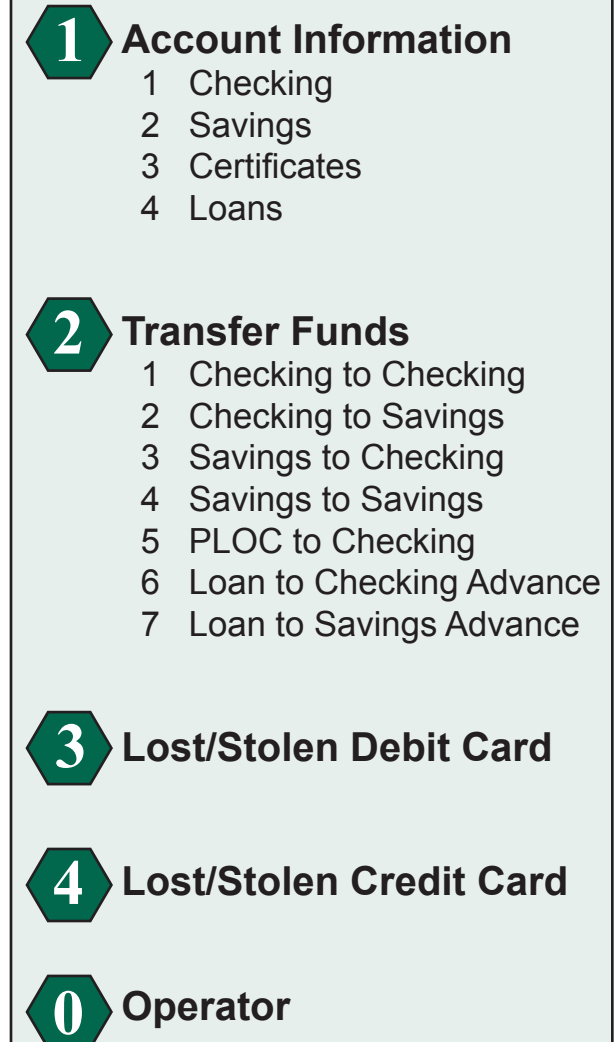
Using your touch tone phone, you can access your checking, savings, certificates of deposit, IRA, and loan accounts. You can make transfers between savings, checking and line of credit, and you can make loan payments.

Please call our Customer Care Department at 622-5801 during regular business hours if you have any questions.

Bank BY Phone

1 Account Information

1 Checking	**2** Savings/IRA	**3** Certificates	**4** Loans/Lines
1 Balance/Last Deposit	1 Balance/Last Deposit	1 Balance	1 Balance/Loan Payment
2 Transaction History	2 Transaction History	2 Transaction History	2 Transaction History
3 Transfer Funds	3 Transfer Funds +	5 Interest Information	3 Transfer Funds
4 Make a Payment	4 Make a Payment		4 Payoff Information
5 Interest Information	5 Interest Information		5 Interest Information

* Inquire into Other Accounts
    or Change Pass Code

0 Transfer to Operator

2 Transfer Funds

Transfer Funds

1 Checking to Checking
2 Checking to Savings
3 Savings to Checking
4 Savings to Savings
5 PLOC to Checking
6 Loan to Checking Advance
7 Loan to Savings Advance

* Return to Previous Menu

0 Transfer to Operator

3 Lost/Stolen ATM/Debit Card

4 Lost/Stolen Credit Card

0 Operator

+The following limitations apply to your savings account, HSA-Savings and Premier IRA: During any calendar month, you may not make more than six transfers to another deposit account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order, or by debit card or similar order to a third party. If you exceed these transfer limitations in any calendar month three times in a rolling twelve month period, your account will be closed by us as mandated by federal regulation.

Detach Here

How do I...?

To see if a specific check has cleared:
Press "1" to access accounts.
Press "1" for checking.
Press "2" for transaction history.

To transfer funds:
Press "2" to transfer money.

To make a loan payment:
Press "1" to access accounts.
Press "4" for loans.
Press "3" to make payments.

To change your Pass Code:
Press " * " then "5".

Kennebec
Savings Bank

150 State Street, Augusta • 622-5801
1 Northern Avenue, Farmingdale • 588-5801
226 Main Street, Waterville • 872-5563
84 Main Street, Winthrop • 377-5801

www.kennebecsavings.com

Tips for using Bank•by•Phone

Before you dial...

Make sure you're using a **touch-tone phone**.

Double check your account number(s).

Once you're connected to Bank•by•Phone...

You will be asked to enter your Pass Code. If this is your first time entering, your initial Pass Code is the last four digits of your Social Security number. You should change your Pass Code once you are in. Just press "*" then "5" from any Account Information menu. Once you have changed and confirmed your new Pass Code, you may access your account(s) by using the menu selection.

Make your menu selection by following the simple instructions in the welcome message. (Once you become familiar with the system, you may want to skip the welcome message and go directly to your Main Menu selection.)

Kennebec Savings Bank

Bank by Phone

Toll Free Telephone banking system
24 hours a day • 7 days a week

1-888-303-7788

Bank by Phone

Toll-free telephone banking system

Kennebec
Savings Bank

150 State Street, Augusta • 622-5801
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