



TELEPHONE BANKING FREQUENTLY ASKED QUESTIONS

Q What is Telephone Banking?

Check your balances and account information anytime, anywhere by calling InfoLine, The Bank of Elk River's automated telephone banking system at 763-441-3380. With InfoLine you can bank safely, conveniently and confidentially 24/7 by using speech recognition or touch tone services.

BENEFITS:

- Hear current account transactions
- Obtain account balances
- Verify transaction amounts
- Transfer funds between accounts
- Make loan payments
- Report a lost or stolen Cash or Cash & Check Card
- Change your overdraft options
- Stop payment on checks
- Obtain bank hours and locations

Q What languages can be used with the telephone banking system?

Both English and Spanish are available.

Q How do I use voice recognition vs. touch tone with my telephone banking?

Call InfoLine at 763-441-3380. When prompted, enter '2' for voice recognition.

Q How do I get my account balance?

Balance information is available under the Account Balance option. This provides the current balance and loan payoff information.

MAIN MENU – Press 1 or say Account Balance

Q How do I find out what checks or deposits have cleared?

In the old system, the account history gave you everything together: deposits, withdrawals, and checks. On the new system you can still hear the entire history or you can narrow your search to just the items you want, like deposit, withdrawals, or ATM transactions. You can then search by amount, amount range or check numbers.

MAIN MENU – Press 2 or say Account History

Q How can I transfer funds?

You can immediately transfer funds/make a Bank of Elk River loan payment as long as before the 4:00pm CST M-F. If after 4:00pm, it transfer the next business day. Transfers can be done just one time, monthly, once every two weeks, semi-monthly (on two specific dates) or every week. You can also listen to any transfers you set up for future dates or delete them.

MAIN MENU – Press 3 or say Transfer Funds, Funds Transfer Activities

Q How do I report a lost or stolen Cash or Cash & Check Card?

MAIN MENU – Press 4 or say Lost or Stolen Card

Q Can I hear upcoming transactions?

You can hear future-dated ACH deposits and scheduled telephone banking transactions. Ex: hear about an upcoming payroll deposit or an upcoming transfer of funds from your savings to your checking account. Note: This feature does NOT include all upcoming scheduled bill pays via online banking. Customers will need to access this through online banking. On InfoLine, these transactions will only show once they occur.

MAIN MENU – Press 5 or say Hear Future-Dated ACH

Q Can I stop a payment on a check I issued?

You can stop payment on a check or a range of checks.

MAIN MENU – Press 6 or say Stop Payment

Q How do I change my PIN?

If you want to change your Telephone Banking PIN, it can be any 4-6 digit number as long as it is different than the PIN you used previously. For security reasons you can't reuse a PIN.

MAIN MENU – Press 7 or say Change PIN

Q Can I change my overdraft options?

Choose this option to opt-in or opt-out of overdraft coverage on The Bank Cash & Check Card or The Bank Cash Card.

MAIN MENU – Press 8 or say Change Overdraft Options

Q I'd like to come into an office. What are your hours and locations?

We are happy to help!

MAIN MENU – Press 9 or say Hours/Location





TELEPHONE BANKING MENU OPTIONS

Use these global commands to quickly and easily navigate our Telephone Banking System.

SHORTCUT KEYS

PRESS

or

SAY:

- 0** Customer Service Representative
- #** Repeat
- *** Go Back
- 1 *** Help
- 3 *** Main Menu
- 5 *** Skip, Continue or Next
- 9 *** Change Account
- 7 *** Good Bye

MAIN MENU

PRESS

or

SAY:

- 1** Account Balance
- 2** Account History
- 3** Transfer Funds, Fund Transfer Activities
- 4** Lost or Stolen Card
- 5** Hear Future-Dated ACH
- 6** Stop Payment
- 7** Change PIN
- 8** Change Overdraft Options
- 9** Bank Hours and Locations

