24-HOUR PHONE BANKING

Available to you 24 hours a day, 7 days a week and now more convenient with options to activate your new Debit card, or instantly deactivate a Debit card lost or stolen. If you need to check your balance, transfer funds, verify a credit or debit, make a Baker Boyer loan payment, or activate or deactivate your Debit card, our 24-Hour Phone Banking is just a phone call away. Spanish is available too! Call 509-522-BBNB (2262).

1 Account Information

- 1 Checking & Money Market
 - 1 Withdrawals
 - 2 Deposits
 - 3 Funds Transfer
 - 4 Find Transaction
 - 1 Search by check number
 - 2 Search withdrawal by amount
 - 3 Search deposit by amount
 - **5** More Options
 - 1 Balance
 - 2 Interest
 - 3 Change PIN
- 2 Savings
 - 1 Withdrawals
 - 2 Deposits
 - 3 Funds Transfer
 - 4 Find Transaction
 - 1 Search withdrawal by amount
 - 2 Search deposit by amount

5More Options

- 1 Fax
- 2 Balance
- 3 Interest
- 4 Change PIN

3 - CD & Retirement Accounts

- 1 Balance
- 2 Interest
- **3** More Options
 - 1 Last Interest Paid
 - 2 Next Interest Payment Date
 - 3 Maturity Date
 - 4 Accrued Interest

4 - Loans

- 1 Advances
- 2 Payments
- **3** Find Transaction
 - 1 Search advances by amount
 - 2 Search payments by amount
- 4 More Options
 - 1 Balance
 - 2 Interest
 - 3 Change PIN

2 Funds Transfer

Follow the prompts to transfer funds between accounts

3 Bank Information

Directs you to our website www.bakerboyer.com for locations and hours

4 Activate Debit Card

Follow the prompts to activate your new debit card

5 Report Lost Debit Card

Follow the prompts to deactivate your card. This action is irreversible, and the card will no longer work. Prefer a temporary hold to find your card? Use Mobile Banking, or call us during normal business hours

6 Change Debit Card PIN

Directs you to the automated phone number to change your card's PIN.

7 Account Interest Rates

Connects to Customer Service during normal business hours. After hours, you will be able to leave a message and can expect a return call on the next business day.

8 Instructions

0 Customer Service

By pressing "0" or saying "Operator", you will be returned to our Contact Center Personal Bankers during normal business hours. After hours, you will be able to leave a message and can expect a return call on the next business day.

Helpful Hints

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To return to the Previous Menu at anytime, press " " or say "Cancel"

To receive detailed instructions for the menu option, say "Help"

While listening to withdrawals and deposits in the Checking or Saving menus, you may also use the following keys:

- Press "7" at any time to hear missed information by rewinding to the last
- •Press "8" at any time to repeat the current transaction being played
- •Press "9" at any time to fast forward to the next transaction.

You may interrupt the recording at any time by pressing the number or saying the name of the desired function.

For your protection, callers have a maximum of three consecutive attempts to enter their correct PIN. Once the limit is reached, any accounts that share that PIN will be locked from use until the PIN is reset by a customer service representative.

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