



# Farmers & Merchants Bank of Colby

460-3345  
1-866-460-3345

## TELEBANC!!

### 24-Hour Customer Service From Your Bank

Dear Valued Customer,

We are excited about another great customer service product available at **Farmers & Merchants Bank. TeleBanc**, this is a revolutionary product designed to assist you in obtaining account information 24 hours a day. TeleBanc is a great way to keep current on your accounts.

Instructions on how to use this system are described on the reverse side of this brochure. We encourage you to use **Farmers & Merchants TeleBanc** by calling the number shown at the right for information regarding your checking or savings accounts, CD's or loans. Please feel free to try both the touch-tone and speech recognition features to find which works best for you.

A confidential security code is created by you on your first call to the system. When prompted by **Farmers & Merchants TeleBanc**, use this number, along with any of your account information. **Farmers & Merchants TeleBanc** will provide you with the current account information described on the reverse side.

We will continually strive to bring you fast, friendly service by employing the latest in banking technology.

From your friends at



**Farmers & Merchants  
Bank of Colby**

#### WORKING FOR YOU Our Customer

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- **Convenient & Fast Response**
- **Private, Confidential Communication**
- **Real Time Balances Available 24/7**

#### SECURITY

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For your first call, use the last four digits of your social security number.

#### DIAL OUR INFORMATION LINE

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LOCAL 460-3345  
TOLL FREE 866-460-3345

**OFFERED TO YOU  
24 HOURS A DAY  
BY  
FARMERS & MERCHANTS  
BANK OF COLBY  
Member FDIC**

## Call Farmers & Merchants TeleBanc Information Line

As part of our continuing effort to provide you, our customer, with the best service possible, we are pleased to introduce our 24-hour account inquiry system. TeleBanc is unique among bank information systems. For our customers using touch-tone phones, you may quickly and easily move through the system via **TOUCH-TONE**. Touch-tone customers may also use a combination of **TOUCH-TONE** and **VOICE COMMANDS**. For our customers using rotary phone systems, you may access the system entirely with **VOICE COMMANDS**.

### EASY AS A-B-C

A. Dial the **TELEBANC** telephone number from any phone. After a brief introduction, you will be presented with a list of options. You may “say” or “press” the appropriate number, as shown above, on your telephone keypad. **Remember to wait for the beep before speaking.** Your choices are:

1. Account Information
2. Funds Transfer
3. Bank Information
4. More options

If you choose option 1 or (account information), then here is your next menu to choose from.

1. for checking
2. for savings
3. for CD's
4. for loans

\*First time users: have your account number handy and the pin number is the last 4 digits of your social security number.

B. After you have made your selection, you will be asked to enter your account number and security code. **By “voice” say each number after the beep.** Your account balance will be played automatically. It's that simple!

C. As far as the other 4 options, just follow the directions. Make sure that you have the correct account or loan numbers.

## SERVICES

**TeleBanc** will provide you with the following information, 24 hours a day:

### Checking – Current Balance

- 1 History of Withdrawals & Deposits  
Lookup by Check # or Amount  
Receive a Statement Fax  
Transfer Funds  
Previous & Current Year's Interest

### Savings – Current Balance

- 2 History of Withdrawals & Deposits  
Receive a Statement Fax  
Transfer Funds  
Previous & Current Year's Interest

### CD's – Principal Balance

- 3 Maturity Date  
Date/Amount of Last Interest Pymt  
Date/Amount of Next Interest Pymt  
Interest Information  
Previous & Current Year's Interest

### Loans – Current Balance

- 4 Date & Amount of Next Payment  
Date & Amount of Last Payment  
Maturity Date  
Previous & Current Year's Interest
- \*\* Type in your 8 digit loan number, including the #4 or #5 at the beginning

## ADDITIONAL INFORMATION

\* Pressing the “star” key at any time returns you to the previous menu. Voice callers may say “stop”.

# Pressing the “pound” key at any time returns you to the main menu. Voice callers may say “cancel”. The “pound” key ends the call from the main menu.

8 The “eight” key gives you a detailed system tutorial.

0 The “zero” key transfers you to the operator or customer service during banking hours.

While listening to your withdrawal and deposit transactions, you may also use these features:

7 Allows you to hear missed information by “rewinding” to the last transaction each time the “seven” key is pressed.

9 Allows you to skip ahead by “fast forwarding” to the next transaction each time the “nine” key is pressed.

**TeleBanc** allows callers with touch-tone phones to move quickly through the system. It is not necessary to listen to the prompts. Callers may begin entering choices using touch-tone as soon as the system answers the phone. Once you have become familiar with the system, you can obtain your account information by entering your menu choices, account number (followed by a #key to end) and security code in succession without ever having to listen to a single prompt.



**Farmers &  
Merchants  
Bank of Colby**