

# Phone Smart 101

## Banking at your fingertips

With Phone Smart, banking is literally just a phone call away - and right at your fingertips! You can use Phone Smart to check the following:

- Current account balances: checking, savings, CDs, and loans
- Review your most recent transactions - direct deposits, automatic debits via ACH, ATM, and debit transactions
- Review the amount of interest paid on loans for tax purposes
- Transfer funds

## How it works

- Have your account number(s) and PIN (Personal Identification Number) handy
- The first time you call, your PIN will be the last four digits of the social security number of the person listed first on your monthly banking statements
- During the first call, you will be instructed to change your PIN to a new four digit number. You will not need to change the PIN for each account you have, you can use the same PIN for all your accounts
- You can end your call at anytime simply by hanging up the phone

### Initial Menu

- 1 Press 1 for Account Information
- 2 Press 2 for Funds Transfer
- 3 Press 3 for Information



### Account Information

If you select "1" from the Initial Menu to inquire about Account information, you will be asked to enter your account number. Next, you will be asked to enter your four digit PIN.

- 1 Press 1 for Checking and Money Market
- 2 Press 2 for Savings
- 3 Press 3 for Certificate of deposit
- 4 Press 4 for Individual Retirement Accounts
- 5 Press 5 for Loans

Let's make the call



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