

Express Banking

24 Hour Bank by Phone
374-3595 in Lake Odessa
1-800-500-1583 Toll Free

The convenient and free way to access the following features with the touch of a button!

Main Menu

- 1** Bank hours and locations
- 2** Account information and funds transfers
- 3** Instructions on how to use the system
- 4** Merchant check verification

Within the Account Information and Funds Transfer menu, the following choices are available:

- 1** Checking and Money Market
 - 1** Current balance
 - 2** Last 6 withdrawals
 - 3** Deposit information
 - 4** ATM and other auto transactions
 - 5** Specific transaction inquiry
 - 6** Interest information

www.ubmich.com

Express Banking

For Account Information & Transfers Press 2 then select:

- 1** Checking & Money Market
- 2** Savings
- 3** Loans
- 4** CDs and IRAs
- 5** Christmas Club
- 6** Funds Transfer

- 2** Savings
 - 1** Current balance
 - 2** Last 6 withdrawals
 - 3** Deposit information
 - 4** ATM and other auto transactions
 - 5** Inquiry by amount
 - 6** Interest information
- 3** Loans
 - 1** Current balance
 - 2** Payoff information
 - 3** Last payment date
 - 4** Next payment date
 - 5** Payment amount
 - 6** Interest information
- 4** Certificates of Deposit and Individual Retirement Accounts
 - 1** Current balance
 - 2** Last interest paid
 - 3** Next interest payment date
 - 4** Maturity date
 - 5** Accrued interest
 - 6** Interest information
- 5** Christmas Club
 - 1** Current Balance
 - 2** Last 6 withdrawals
 - 3** Deposit information
 - 4** ATM & other auto transactions
 - 5** Inquiry by amount
 - 6** Interest information
 - 7** PIN change
 - 8** Previous menu
 - 9** Repeat this message
- 6** Funds Transfer

Select which account to transfer FROM:

 - 1** To transfer from checking
 - 2** To transfer from savings

Select the account to transfer TO:

 - 1** Transfer to checking
 - 2** Transfer to savings
 - 3** Transfer to a loan



Express Banking

7/24
7 Day / 24 Hour
Telephone Banking
 from
Union Bank



Express Banking **7/24** **7 Day / 24 Hour Telephone Banking**

Now you can bank right from your home, office, or car with Union Bank's Express Banking.

Via a touch-tone phone, Express Banking allows you to inquire on balances, verify if a check has cleared or even transfer funds with a simple phone call – 24 hours a day, 7 days a week.

We understand your time is valuable. Express Banking puts you in control of your time and money with the touch of a button. Turn your telephone into your own personal Teller and avoid trips to the bank for routine inquiries or transactions.

When checking deposit account balances, you will receive the "available balance" which will include any unused Personal Line of Credit/ Overdraft Protection balance you have.

Express Banking will allow you to transfer funds only between your own accounts. Before transferring funds, you must inquire on those accounts and set up PIN numbers.

The Simple, Convenient Way to Bank

By calling **374-3595** in Lake Odessa, or **1-800-500-1583** toll-free, you have free access to your accounts day or night.

- Use a touch-tone telephone on a touch-tone system. You may use a touch-tone phone on a rotary system by dialing the number in the "pulse" mode and then switching to "tone" mode for entering your selections.
- Have your account number ready.
- Be prepared to enter a four-digit Personal Identification number. The last four numbers of the social security number of the first person listed on the account has been assigned as your PIN#. The first time you call, you will be required to change your social security number to another four-digit number.



From your office or while on the road, Express Banking is there for you.

- Listen to the menu selections and press the appropriate numbers for the information you need.
- You may press "0" to talk to a Customer Service Representative during business hours.
- Pressing "8" will return you to a previous menu and pressing "9" will repeat the current menu.



Even while balancing your check-book late at night, you can inquire on your balance or check on cleared items.

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