

Access Numbers: **(802) 888-6448** or toll-free at **800-583-2869**

General Instructions:

- To access information you will need your account number and your four digit Personal Identification Number (PIN). The last four digits of the social security or tax ID number of the primary account holder are assigned as the initial P.I.N. number.
- The first time you access your accounts you will be required to change your social security or tax ID to any other four digit number.
- Express Telebanking's Main Menu allows you to access the system's selection menu which includes an option to guide you through the system instructions.

Main Menu

- "1" Account Information & Transfers
- "2" Banking Business Hours
- "3" Phone Banking Instructions
- "4" Merchant Check Verification
- "5" Request a Stop Payment
- "6" Loan Calculator
- "7" Report a Lost/Stolen Debit Card
- "8" Repeat Current Menu*
- "9" Return to Previous Menu*
- "0" UB Customer Service*

(during normal business hours)

Main Menu, Selection "1"

Account Information & Transfers

"1" Checking & Money Market

- Current balance: "1"
- Last 6 withdrawals: "2"
- Specific check inquiry: "3"
- Last 6 deposits: "4"
- ATM & other automatic transactions: "5"
- Interest information: "6"
- Change PIN number: "7"

"2" Savings Accounts

- Current balance: "1"
- Last 6 withdrawals: "2"
- Inquiry by amount: "3"
- Last 6 deposits: "4"
- ATM & other automatic transactions: "5"
- Interest information: "6"
- Change PIN number: "7"

"3" Transfer Funds

- From checking: "1"
- From savings: "2"
- Transfer funds loan: "3"
- From home equity line: "4"

"4" CDs & IRAs

- Current balance: "1"
- Maturity date: "2"
- Last interest paid: "3"
- Interest information: "4"
- Accrued interest: "5"
- Change PIN number: "7"

"5" Loan Accounts

- Current balance: "1"
- Next payment due date and amount due: "2"
- Date and amount of last payment: "3"
- Loan maturity date: "4"
- Interest information: "5"
- Change PIN number: "7"

"6" Home Equity Lines of Credit

- Current balance: "1"
- Next payment due date and amount due: "2"
- Date and amount of last payment: "3"
- Loan maturity date: "4"
- Interest information: "5"
- Change PIN number: "7"

Main Menu, Selection "2"

Banking Business Hours

- Fairfax: "1"
- Hardwick: "2"
- Danville: "3"
- Jeffersonville: "4"
- Johnson: "5"
- Littleton: "6"
- Lyndonville: "7"
- Morrisville Main St.: "10"
- Morrisville Plaza: "11"
- St. Albans: "12"

- St. Johnsbury Railroad St.: "13"
- St. Johnsbury Portland St.: "14"
- St. Johnsbury Green Mtn. Mall: "15"
- Stowe: "16"
- Remote ATM locations: "17"
- So. Burlington Loan Center: "18"

Main Menu, Selection "4"

Merchant Check Verification

- Enter customer's (checking) account number, press * key
- Enter transaction amount in whole dollars, press the * key

Main Menu, Selection "5"

Stop Payment

- "1" Stop payment by check number
 - "2" Stop payment by check amount
 - "0" ACH or Electronic stop payment
- Follow prompts after option selection.

Main Menu, Selection "6"

Loan Calculator

Follow prompts to get an estimated monthly payment.

Main Menu, Selection "7"

Lost or Stolen Union Bank Debit Card

Important: This part of the system is ONLY for lost or stolen debit cards.

During normal business hours, you will be transferred to a Union Bank Customer Service Representative who will address your needs. After normal business hours, you will be automatically transferred to Union Bank's authorized card processor.