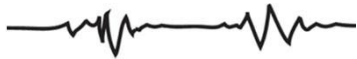




Important iTalk Notice to Customers

Please listen carefully as the menu options will change. iTalk helps make your financial management easier and convenient. Obtain your checking or savings account balances, make loan payments, transfer funds, place a stop payment on a check and more!



**The iTalk system's default is Touch Tone
Press 2 to use Voice Response.**

How to use the iTalk system

Dial: 888-960-2265

Follow the menu prompts

Enter your account number and PIN

- For current InTouch users, you will not need to reregister your PIN.
- Brand new users will establish a PIN by keying in their account number and full social security number.
- For account transactions and inquires, you'll always be asked to enter your account number and PIN.

Quick Tips

Press 3* -- Main Menu

Press * -- Go Back

Press 5* -- Skip

Press # -- Repeat

Press 7* -- End Call

iTalk is smart and removes options that do not pertain to your account - so some of the features may not be listed on your menus.

Alternative Local iTalk number: 843-657-1111

Press or Say

1

Balances

- Press 1 for Checking
- Press 2 for Savings
- Press 3 for Loans
- Press 4 for CDs

Press or Say

2

History

- Press 1 for Checking
 - Press 1 to search by withdrawals
 - Press 2 to search by deposits
 - Press 3 for last five transactions
 - Press 4 to search by all transactions
 - Press 5 to search by amount
 - Press 6 to search by check #

Press 2 for Savings

Press 3 for CDs

Press 4 for Loans

Press or Say

3

Transfer Funds

- Press 1 to transfer funds immediately
- Press 2 to schedule a funds transfer
- Press 3 to make a payment
- Press 4 hear existing scheduled transfer
- Press 5 to delete a scheduled transfer

Press or Say

4

ATM Card Menu

- Press 1 to activate a card
- Press 2 to deactivate a card
- Press 3 to change PIN Number

Press or Say

5

Stop Payments

- Press 1 to stop payment on a specific check
- Press 2 to stop payment on a range of checks
- Press 3 for a stop payment inquiry

Press or Say

6

Merchant Verification

Merchant must have a check in front of them to verify

Press or Say

7

Additional Options Menu

- Press 1 to change iTalk PIN
- Press 2 for Reg E
- Press 3 for Interest Rates
- Press 4 for Bank Information

Press or Say

8

Order Checks

This will transfer you to Harland Clark's Toll Free #