



How to access ABBY:

1. Dial 410-272-4000 or 800-225-2555
2. Press 2 for ABBY when greeting starts

At any time:

- | | |
|----------------------------|---------|
| For Member Service | Press 0 |
| To return to the main menu | Press * |

Savings Information	Press 1	More Choices	Press 9
(including Money Market, Special Savings Accounts, etc.)		IRA Information	Press 1
Savings Information	Press 1	IRA Information	Press 1
Recent Transactions	Press 2	Recent Transactions	Press 2
Pending Transactions	Press 3	Info on Another IRA	Press 3
Transfer Funds	Press 4	Apply for a New IRA	Press 4
For Info on Another Savings Account	Press 5	Year-to-Date Info	Press 5
More Choices	Press 9	Certificate Information	Press 2
Withdraw by Check	Press 1	Certificate Information	Press 1
Year-to-Date Info	Press 2	Recent Transactions	Press 2
Return to Main Savings Menu	Press 9	Info on Another Certificate	Press 3
		Apply for a New Certificate	Press 4
		Year-to-Date Info	Press 5
Checking Information	Press 2	Transfer Funds	Press 3
Checking Information	Press 1	Change PIN	Press 4
Recent Transactions	Press 2	Change Interaction Mode	Press 5
Pending Transactions	Press 3		
Specific Check Cleared	Press 4		
Transfer Funds	Press 5		
More Info on Another Checking Account	Press 6		
More Choices	Press 9		
Withdraw by Check	Press 1		
Apply for a New Checking Account	Press 2		
Year-to-Date Info	Press 3		
Return to Main Checking Menu	Press 9		
Loans or Credit Card Information	Press 3		
Loan or Credit Card Information	Press 1		
Recent Transactions	Press 2		
Make a Payment	Press 3		
Transfer Funds (LOC only)	Press 4		
Apply for a New Credit Card	Press 5		
Apply for a Credit Line Increase	Press 6		
For Info on Another Loan Account	Press 7		
More Choices	Press 9		
Payoff Information	Press 2		
Apply for a New Loan	Press 3		
Apply for a New Mortgage	Press 4		
For Dividend and Interest Info	Press 5		
Work with Another Account	Press 6		