

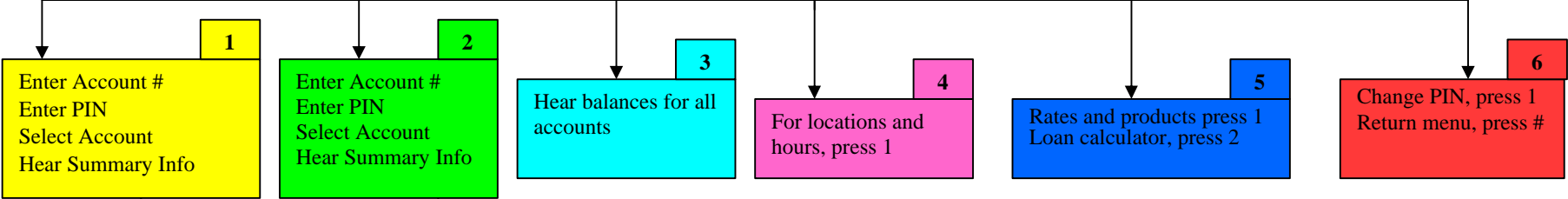
START HERE

Dial (404) 325-3270
Press 2 to access PAL

Select From The Following Options

- To select an account to work with, press 1
- To transfer money, press 2
- For all accounts balance, press 3
- For general information, press 4
- For information regarding products and services, press 5
- More Choices, press 6

First Time Callers:
Please Use The Last 4
Digits of Your Social
Security Number to
Enter PAL.



1. More Details, press 1
2. Transfer Money, press 2
3. Select Another Account, press 3
4. More Choices, press 4

Select another account

Savings
1- All transactions
2- Deposits
3- Withdrawals

Note: The "more details" menus depend on which account you've selected

1- Transfer from current account, press 1
2- Transfer to current account, press 2
3- To have a check sent to address on file, press 3

To return to the previous menu, press #
To repeat your choices, press *
To speak with someone, press 0

Checking
1- All transactions
2- Cleared checks
3- Deposits
4- Withdrawals
5- More choices

Loans
1- Balance / Available Credit
2- Last payment info
3- Next payment info

Certificates
1- Balance summary
2- Interest

