

**Type of Accounts You Can Access Within Bank by Phone:**

- Checking Accounts
- Savings Accounts
- Loan Accounts
- Certificate of Deposit Accounts
- Individual Retirement Accounts
- Money Market Accounts

**Authentication Requirements:**

We are honored to be your choice in banking. Keeping your accounts safe is very important to us. Because we take this role so seriously, we have launched enhanced security measures to assist you when accessing your accounts. To ensure a caller has permission to access account information owned by you, we have developed a process that will validate the callers identity and their authority to access your accounts.

The following information may be requested when you access certain accounts, or prompt the system to perform inquiries, payments, transfers, stop payments, and more. We've also added layers of authentication that will compare information retrieved from you that match our security details.

Users may be prompted to enter:

- Account number
- Access Code
- Full or partial Social Security numbers

**New Menu Options:**

- 1 – Account Balance
- 2 – Account History
- 3 – Debit Card Services
- 4 – Transfer Funds or Make a Payment
- 5 – Bank Information Message
- 6 – Change Bank by Phone Access Code
- 7 – Stop Payments
- 8 – ACH and Scheduled Funds Transfers

**Quick Navigation Guide**

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**Account Balance**

You will hear a list of your accounts and their balance. If you have more than one account type, for example checking accounts, you will need to select an account. This can be done by entering the account number or selecting from a list of your accounts.

When inquiring about your loan, you will also receive the next payment date to save you additional steps concerning when your next payment is due.

## **Account History**

You can access account activity history within the Bank by Phone system. You can inquire on activities such as debits, credits, checks, ATM. And, history searches are available through this menu option.

## **Debit Card Services**

Debit card activation, deactivation and card orders can be requested using this service.

## **Transfer Funds or Make a Payment**

You can quickly move money between accounts, schedule future dated transfers once or on a recurring basis, as well as transfer a payment from a Midland account to your loan account.

*Select the best Funds Transfer option for you*

You will be prompted to select from the following Funds Transfer Options:

- Make a One Time Transfer on a future date
- Transfer funds once a week on the same day each week
- Transfer funds every 2 weeks on a specific day of the week
- Transfer funds twice a month on dates (for example: 1st and 15th of the month)
- Transfer funds once a month on a date you select
- Transfer funds twice per year on dates you select
- Transfer funds every 3 months on dates you select
- Transfer funds once a year on a date you select

*Make a loan payment now, or schedule future payments*

The following transfer frequencies are available through the loan payment option:

- Make a payment on a future date
- Make a payment once a month on a date you select

Once you schedule a transfer (Funds Transfer or Loan Payment), you can edit them at any time. You will be able to hear all existing scheduled transfers and delete any of them at any time.

## **Bank Information**

You will be directed to visit [midlandsb.com](http://midlandsb.com) or download our Midland app from your favorite app store. Accessing our locations page online will provide each Midland location as well as surcharge free ATM locations available.

## **Change Your Bank by Phone Access Code**

You are able to reset your Access Code at any time. If you call us, and we reset your Access Code, you will be prompted to establish a new Access Code the next time you call our Bank by Phone system.

*Ways we protect your account:*

### **Access Code Attempt Limit:**

You will be able to enter your Access Code three (3) times before access will be locked. This is for your protection to ensure fraudsters are not attempting to access your accounts. If this occurs, access will be blocked for a minimum of 90 minutes.

### **Establish Access Code within 30 Days:**

We want this system to be useful to you. As a new customer, you should access an account and establish your Bank by Phone Access Code within 30 days to ensure quick and easy future access using Bank by Phone.

### **90 Day Dormant Use:**

To protect your account(s), you should access at least one of your accounts within a 90 day period to ensure continued access. If an account is not accessed at least one time within a 90 day period, the account will move to a dormant status to protect your accounts.