

QuikLine 24-hour Phone Banking Menu — Effective 1/17/06

1 - ACCOUNT INFORMATION

- 1 - Checking Menu
 - 1 - Repeat current balance
 - 2 - Account history
 - 1 - All transactions
 - 2 - Date range
 - 3 - Since last statement
 - 3 - Specific check number
 - 1 - Individual check
 - 2 - Range of checks
 - 4 - Deposit history
 - 1 - Last 5 deposits
 - 2 - Last 5 direct deposits
 - 3 - Dividend paid
 - 5 - Withdrawal by check

- 2 - Savings Menu
 - 1 - Repeat current balance
 - 2 - Account history
 - 1 - All transactions
 - 2 - Date range
 - 3 - Since last statement
 - 3 - Deposit history menu
 - 1 - Last 5 deposits
 - 2 - Last 5 direct deposits
 - 4 - Withdrawal by check
 - 5 - Dividend paid

- 3 - Certificate and IRA Menu
 - 1 - Certificate account information
 - 2 - Account history
 - 1 - All transactions
 - 2 - Transactions within a date range
 - 3 - Transactions since your last statement

- 4 - Loan Menu
 - 1 - Installment loan menu
 - 1 - Balance information
 - 2 - Account history
 - 3 - Payment information
 - 4 - Interest information
 - 2 - Line of Credit and Equity Line menu
 - 1 - Balance information
 - 2 - Account history
 - 3 - Payment information
 - 4 - Interest information
 - 5 - Advance by check
 - 3 - Mortgage loan menu
 - 1 - Balance information
 - 2 - Account history
 - 3 - Payment information
 - 4 - Interest information
 - 5 - Last 5 escrow disbursements
 - 4 - Saving secured loan menu
 - 1 - Balance information
 - 2 - Account history
 - 3 - Payment information
 - 4 - Interest information

- 5 - Tax Information

QUIKLINE PHONE BANKING
(804) 323-2000 or (800) 285-6609

MAIN MENU

- 1 – ACCOUNT INFORMATION
- 2 – TRANSFER OF FUNDS
- 3 – CREDIT CARD INFORMATION
- 5 – LOCATIONS AND HOURS
- 6 – CHANGE PIN
- 9 – RETURN TO A PREVIOUS MENU

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2 - TRANSFER OF FUNDS

- 1 - From checking
 - 1 - To checking
 - 2 - To savings
 - 3 - To certificate
 - 4 - To IRA
 - 5 - To loan menu
 - 1 - To installment loan
 - 1 - Required payment
 - 2 - Different amount
 - 2 - To line of credit
 - 1 - Required payment
 - 2 - Different amount
 - 3 - To mortgage loan
 - 1 - Required payment
 - 2 - Different amount
 - 4 - To savings secured loan
 - 1 - Required payment
 - 2 - Different amount
 - 6 - To Visa
 - 7 - To MasterCard

- 2 - From savings
 - 1 - To checking
 - 2 - To savings
 - 3 - To certificate
 - 4 - To IRA
 - 5 - To loan
 - 1 - To installment loan
 - 1 - Required payment
 - 2 - Different amount
 - 2 - To line of credit
 - 1 - Required payment
 - 2 - Different amount
 - 3 - To mortgage loan
 - 1 - Required payment
 - 2 - Different amount
 - 4 - To savings secured loan
 - 1 - Required payment
 - 2 - Different amount
 - 6 - To Visa
 - 7 - To MasterCard

- 3 - From Line of Credit or Equity Line
 - 1 - To checking
 - 2 - To savings
 - 3 - To certificate
 - 4 - To IRA
 - 6 - To Visa
 - 7 - To MasterCard

3 - CREDIT CARD INFORMATION

- 1 - Visa
- 2 - MasterCard

5 - LOCATIONS AND HOURS MENU

6 - CHANGE PIN

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| <p>QUIKLINE PHONE BANKING (804) 323-2000 or (800) 285-6609</p> <p>MAIN MENU</p> <ul style="list-style-type: none">1 – ACCOUNT INFORMATION2 – TRANSFER OF FUNDS3 – CREDIT CARD INFORMATION5 – LOCATIONS AND HOURS6 – CHANGE PIN9 – RETURN TO A PREVIOUS MENU |
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