

### How to access ABBY:

1. Dial 410-272-4000 or 800-225-2555
2. Press 2 for ABBY when greeting starts
3. Listen to Main Menu options:
  - Press 1 for Account Info & Transactions
  - Press 2 for Loan Calculator

### At any time:

- |                            |         |
|----------------------------|---------|
| For Member Service         | Press 0 |
| To return to Members' Menu | Press * |

### Savings Accounts

(including Money Market, Special Savings Accounts, etc.)	<b>Press 1</b>
Balance	Press 1
Recent Activity	Press 2
Transfer Funds	Press 3
For info on another Savings Account	Press 4
More Choices	Press 9
Withdraw	Press 1
Year-to-Date Info	Press 2
Return to Main Savings Menu	Press 9

### Checking Accounts

Balance	<b>Press 2</b>
Recent Activity	Press 2
Specific Check Cleared	Press 3
Transfer Funds	Press 4
For info on another Checking Account	Press 5
More Choices	Press 9
Withdraw by check	Press 1
Apply for a new Checking	Press 2
Year-to-Date Info	Press 3
Return to Main Checking Menu	Press 9

### Loans

Balance	<b>Press 3</b>
Recent Payments	Press 2
Make a Payment	Press 3
Transfer Funds (LOC only)	Press 4
For info on Your Loan Account	Press 5
More Choices	Press 9
Line of Credit Advance	Press 1
Payoff Information	Press 2
Apply for a new Loan	Press 3
Apply for a new Mortgage	Press 4
Year-to-Date Info	Press 5
Work with another Account	Press 6

### Credit Cards

Balance	<b>Press 4</b>
Make a Payment	Press 1
Cash Advance	Press 2
For info on another Credit Card	Press 3
More Choices	Press 4
Apply for a Limit Increase	Press 9
Apply for a new Credit Card	Press 1
Recent Activity	Press 2
	Press 3

### More Choices

<b>IRAs</b>	<b>Press 9</b>
Balance	<b>Press 1</b>
Recent Activity	Press 1
Info on another IRA	Press 2
Apply for a new IRA	Press 3
Year-to-Date Info	Press 4
	Press 5

### Certificates

Balance	<b>Press 2</b>
Recent Activity	Press 1
Info on another Certificate	Press 2
Apply for a new Certificate	Press 3
Year-to-Date Info	Press 4
	Press 5

### Transfer Funds

	<b>Press 3</b>
<b>Change PIN</b>	<b>Press 4</b>