25 Convenient Locations

First Citizens has offices located in Berks, Bradford, Lancaster, Lebanon, Potter, Schuylkill, and Tioga Counties in PA, and Alleghany, NY, as well as a loan processing office in Winfield, PA.



firstcitizensbank.com | (800) 326-9486







Bank-by-Phone Menu Options



With Bank-by-Phone, users can manage their accounts from the convenience of their touch-tone phones, 24/7. Check account balances, review paid checks, ATM and debit card transactions, even transfer funds or make loan payments!

To get started, be sure to have your account numbers handy and a 4 digit PIN selected. Then call toll-free (888) 457-3262, or locally at (570) 662-3874. You will then hear a brief greeting:

"Welcome to First Citizens 24 Hour Helpline..."

From there, you will have access to the following menus / options, and you may <u>say</u> your selection or <u>press</u> the corresponding digit on your phone's keypad.

Main Menu Options

1. Account information (This menu allows you to access information about your checking, savings, CD, IRA and loan account(s). See below for the submenus).

2. Transfer funds* *Activity done after 7:00 p.m. will be processed on the next business day.

- 3. Bank information
- 4. Lost or stolen debit card
- 5. Lost or stolen credit card
- 6. System instructions
- 0. Speak to or leave a message for a bank representative
- * Go back to the Main Menu

Option 1: Account Information

Enter your account number. You will then be prompted to enter or create your four digit pin. If you have not designated a pin, say, "I don't have a pin" or press the * key. After you create a pin, enter it to access the account information submenus below.

- 1. Checking 4. IRA
- 2. Savings 5. Loan
- 3. CD 0. Operator

Checking / Savings Submenu

- 1. Withdrawals (review recent withdrawals)
- 2. Deposits (review recent deposits)
- 3. Funds transfer
- 4. Find transactions:
 - 1. Search by check number
 - 2. Search withdrawals by dollar amount
 - 3. Search by deposit amount

* Cancel and return to the previous menu

To navigate the Search Transaction menu, use the following options:

- 7. Previous
- 8. Repeat
- 9. Next

Loan Submenu

- 1. Advances
- 2. Payments
- 3. Find Transactions
- 4. More options