

National Penn Phone Banking Quick Reference Guide

Phone Banking numbers:	National Penn Bank:	1.800.232.0606
	HomeTowne Heritage Bank:	1.800.232.0606
	KNBT:	1.866.483.3945
	Nittany Bank:	1.814.231.1800

For English, Press 1
For Spanish, Press 2

First Time Users:

In order to access your account information by phone, you will need to set up each account separately. You will be prompted for the following information:

1. Enter your account number, followed by the pound (#) sign;
2. Enter your Social Security Number or Business Tax Identification Number, followed by the pound (#) sign;
3. The system will prompt you to enter a four digit numerical Personal Identification Number (PIN), followed by the pound (#) sign. The same PIN may be used for each account.
4. You will be asked to enter the PIN you selected again for verification, followed by the pound (#) sign.

Once you have set up all your accounts, future inquiries will require only your account number and PIN.

Checking/Money Market Accounts – Press 1

- For the last 10 transactions **Press 1**
- To search for a specific transaction **Press 2**
For a specific check number, **Press 1**
For a specific amount, **Press 2**
- For the last 10 ATM, check card and POS (point of sale) purchases **Press 3**
- For the last 10 withdrawals **Press 4**
- For the last 10 deposits **Press 5**
- For interest earned information **Press 6**
- To place a stop payment on a check **Press 7**

Savings – Press 2

- For the last 10 transactions **Press 1**
- For the last 10 deposits **Press 2**
- For the last 10 ATM transactions **Press 3**
- For the last 10 withdrawals **Press 4**
- For interest earned information **Press 5**

Main Menu (Account Information):

- For checking or money market **Press 1**
- For savings **Press 2**
- For certificates of deposit **Press 3**
- For loans **Press 4**
- For transfers **Press 5**
- To report a lost or stolen ATM or check card **Press 6**
- To add or change your PIN **Press 7**
- To return to the beginning **Press 9**
- To speak to a Customer Service Representative **Press 0**
- To return to the previous menu **Press ***
- To end your call **Press #**

Certificate of Deposits – Press 3

- For tax information **Press 1**
- For interest payment information **Press 2**
- For another certificate of deposit **Press 3**
- To repeat balance information **Press 4**

Loans – Press 4

- For consumer lines of credit **Press 1**
- For personal or installment loans **Press 2**
- For residential mortgage loans **Press 3**
- For commercial or business loans **Press 4**

Current and available balances are provided as well as pending transactions for electronic/ACH, check card authorization, ATM, teller and transfers.

To Transfer Funds – Press 5

1. Enter one of the selections from “transfer from” section
2. Enter the “from” account number, followed by the pound (#) sign
3. Enter your PIN followed by the pound (#) sign
4. Enter one of the selections from “transfer to” section
5. Enter the “to” account number, followed by the pound (#) sign
6. Enter the amount, including cents, followed by the pound (#) sign

Upon completion, a confirmation number will be provided. Retain the number for your records.

- To transfer from checking or money market **Press 1**
- To transfer from savings **Press 2**
- To transfer from a line of credit **Press 3**
- To transfer from a business line of credit **Press 4**

- To transfer to checking or money market **Press 1**
- To transfer to savings **Press 2**
- To make a payment to your line of credit* **Press 3**
- To make a payment to your personal or installment loan* **Press 4**
- To make a payment to your residential mortgage loan* **Press 5**
- To make a payment to your business loan or line of credit* **Press 6**

*Note: For all loan payments:

- To make a regular payment **Press 1**
- To make a principal only payment **Press 2**

To Report a Lost or Stolen ATM/Check Card - Press 6

Enter your nine digit Social Security or Tax ID number followed by the pound (#) sign

To Change your Personal Identification Number - Press 7

- To add a PIN **Press 1**
- To change a PIN **Press 2**

Member FDIC
Equal Opportunity Lender

Definitions

Business Day:

Any day other than Saturday, Sunday or a federally declared legal holiday.

Available Balance:

The amount of money in your account that is available for withdrawal or transfer.

Note: The available balance may include checks that will be returned unpaid, for which you are responsible. Specific information regarding a check’s “cleared” status should be directed to our Information Center.

Transferring Funds:

All transfers occurring before **7:00 p.m.** on a business day will be credited the same day. Any transfers occurring after 7:00 p.m. or on holidays or weekends will be credited the next business day. The transfer will be made based on the available account balance in your account at the time the transaction is processed.

Pending Transactions:

The amount of pending transactions is a net figure based on specific transactions (i.e. if you have two ACH direct deposits that are presented in the same day, the amount spoken would be the total of the two transfers).

Information Center:

For information regarding our products and services, call our Information Center seven days a week at the following numbers:

National Penn Bank:	1.800.822.3321
HomeTowne Heritage Bank:	1.877.207.4999
KNBT:	1.800.996.2062
Nittany Bank:	1.814.272.2265



Also part of the National Penn family:

HomeTowne Heritage Bank
KNBT ▪ Nittany Bank