

1. Access E-Z Teller by calling 843.448.2133, ext. 1 or toll free 888.448.2133, ext. 1

2. Enter your account number followed by the # sign.

3. Enter your four digit Access Code followed by the # sign.

4. Follow the menu prompts, and make the selection of your choice.

In **Menu Mode**, you will be guided step-by-step through your inquiries and transactions. Please refer to the listed Account Type ID numbers when accessing your accounts by phone.

Account Type:	ID#
Regular Savings	01
Wellman Savings	03
Christmas Club	04
Escrow Savings	06
Goal Club	08
Checking and Money Market	10-29
Special Savings	30-49
Certificates	40-59
Traditional IRA Savings	50-55
Education IRA (Coverdell ESA)	50-55
Roth IRA	50-55
IRA Certificates	50-59

Press 1 for Balance Inquiries

Savings Balance press 1
Checking Balance press 2
Share Balance press 3
Loan Balance press 4
Share List press 5
Loan List press 6

Press 2 for History Inquiries

Last Payroll Deposit press 1
Last Deposit press 2
Share History press 3
Loan History press 4
Deposit History press 5
Recent Trans. Activity press 6
Check History press 1
ACH History press 2
Payroll History press 3
Loan Payment History press 4

Press 3 for Transfers

Savings to Checking press 1
Checking to Savings press 2
Share to Share press 3
Loan to Savings press 4
Loan to Checking press 5
Loan to Share press 6
Savings to Loan press 7
Checking to Loan press 8
Other Share to Loan press 0

Press 4 for Checking Info

Checking Balance press 1
Checking History press 2
Check Stop Payment press 3
Check # Range press 5
Debit Card History press 6
Check # Inquiry press 7

Press 5 for Loan Info

Loan Balance press 1
Loan List press 2
Loan Pymt. Inquiry press 3
Loan Pymt. History press 4
Loan Payoff Amt. press 5
Loan Advance Total. press 6
VISA® Card Bal. press 7
Make VISA® Pymt press 8

Press 6 for Check-by-Mail

Savings W/D press 1
Checking W/D press 2
Loan Advance press 3

Press 7 for Add'l Options

Year-to-Date Info press 1
Change Preferences press 2

MENU MODE

For faster service, use **Expert Mode**. Please refer to the listed Account Type ID numbers when accessing your accounts by phone.

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Savings Balance 11
Checking Balance 12
Share Balance 13
Loan Balance 14
Share List 15
Last Payroll Deposit 16
Last Deposit 21
Share History 22
Loan History 23
Deposit History 24
Check History 25
ACH History 27
Payroll History 28
Loan Pymt History 29
Savings to Checking Transfer 30
Checking to Savings Transfer 31
Share to Savings Transfer 32
Loan to Savings Transfer 33
Loan to Checking Transfer 34
Loan to Share Transfer 35
Savings to Loan Transfer 36
Checking to Loan Transfer 37
Other Share to Loan Transfer 38
Check Stop Payment 39
Check Number Range 43
Debit Card History 45
Loan Payment Inquiry 46
Loan Payoff Amount 53
Loan Advance Total 55
Savings Withdrawal 56
Checking Withdrawal 61
Loan Advance 62

EXPERT MODE

E-Z Teller Tip:
When entering dates, use 6 digits followed by the # key. For example, October 12, 2015 would be entered as 101215#. When entering dollar amounts, \$25.00 would be entered as 2500#.

Contact Us

Website
www.carolinatrust.org
Phone Number
843.448.2133 or 888.448.2133
Routing Number
253279510
Mailing Address
PO Box 780004
Myrtle Beach, SC 29578-7804

Branch and ATM Locations

Lobby Hours: 8:30am - 5:00pm
Drive-Thru Hours: 8:00am - 5:00pm
Friday Surfside Beach Lobby Hours: 8:30am - 6:00pm
Friday Drive-Thru Hours: 8:00am - 6:00pm

Location	Branch	ATM
Conway		
2518 Main Street	●	★
100 Spadoni Park Circle		●
104 Founders Drive		●
Johnsonville		
422 N Georgetown Highway	●	★
Lake City		
133 W Main Street	●	★
273 N Ron McNair Boulevard		★
Little River		
1602 Highway 17	●	★
Myrtle Beach		
1010 21st Avenue N	●	★
4254 Holmestown Road	●	★
269 Carolina Forest Boulevard		★
735 Farrow Parkway		★
North Myrtle Beach		
811 Highway 17 S		★
Surfside Beach		
1610-C Highway 17 Business S	●	★

★ Deposit-Taking ATM 07/25

Account Access

Digital · Phone · ATMs
Shared Branching



Carolina Trust
FEDERAL CREDIT UNION
carolinatrust.org • 843.448.2133

This credit union is federally insured by the National Credit Union Administration.



Digital Banking

Access Your Account Anywhere, Anytime

Access your financial information via Carolina Trust's website at carolinatrust.org or mobile banking app to check account balances, transfer funds, view recent debit card transactions and, with a Carolina Trust checking account, pay bills!

Not enrolled in Digital Banking yet?

Getting started is easy. Our digital banking system will guide you step-by-step through your first login. Simply visit carolinatrust.org and click on the Enroll button or mobile banking app, and provide the requested information in the preferred format. Enrolling is simple and secure!

Bill Pay

No stamps, no envelopes, no hassle! You can securely pay anyone, anywhere in the United States at your convenience. Scheduled payments are deducted from your Carolina Trust checking account and will be delivered to the business or person you wish to pay on the date you select. Other benefits include:

- Efficiently manage your bill paying activity from one central page.
- Use the online calendar tool to easily identify the earliest payment date for each biller.
- Expedite your delivery with the same-day* payment option.
- Setup email reminders for upcoming bills or choose to receive payment confirmation emails.

To take advantage of free bill pay, members must have a Carolina Trust checking account in good standing and be enrolled in digital banking. Free bill pay includes up to 15 free payments within a 30-day period; additional payments incur a small fee per payment.

*Same-day payment option is available for a fee and based on merchant participation.

Digital Wallets

Enjoy all the benefits of your Carolina Trust FCU VISA® Credit Card and Debit Card using Apple Pay®, Google Pay™, Samsung Pay®, Fitbit Pay™, or Garmin Pay™ on your smartphone or smartwatch. Find your preferred payment option below to start using your digital wallet at your favorite retailers, in apps, or online.

eAlerts

Receive email and/or text (SMS) messages when or if changes occur to your account. Some eAlerts offered include: Automatic deposits, Balances, Insufficient funds, Regulation D transactions and Transfers. You determine which eAlerts you want to set up and where the notices are sent. To set up SMS alerts, be sure to identify your Mobile Phone as your Preferred Phone number and enable it for SMS Text Messaging. This will allow you to select "text" as a notification option*.

*See mobile service provider regarding text fees.

eStatements

Add free eStatements to your account to avoid mail delays and securely access up to 18 months of account history online. An email notifies you when your statement is available for viewing. eStatements may be printed or saved if desired. You'll no longer need to worry about your financial statement lying in an unsecured mailbox, a frequent target for identity thieves. Reduce paper waste and guard against identity theft. Sign up for eStatements today!

E-Z Teller Phone Banking

Quickly access your Carolina Trust accounts to hear your account balance, verify cleared checks, transfer money between accounts, make loan payments and more! Two access options are available: Menu Mode for novice users and Expert Mode for faster service. Referral guides are included on the back of this brochure for both methods.

Mobile App

With Carolina Trust's mobile banking app, you can check balances, transfer funds, make check deposits, and pay bills conveniently and securely from your smartphone. Even if you don't own a smartphone, you can still access our mobile site at carolinatrust.org to login to your account. To download your device's appropriate app, visit their store.

Mobile Deposit

Have a check to deposit but can't stop by the branch or find a deposit-taking ATM? Carolina Trust has got you covered. Within our already safe and convenient mobile banking app, Mobile Deposit allows you to make check deposits right from your smartphone*.

Now you can make check deposits anytime, anywhere! It's banking in a snap!

*Funds deposited using the Services will generally be made available in two (2) business days from the day of deposit.

ATMs & Branches

Deposit-Taking ATMs

Our deposit-taking ATMs can accept cash and check deposits, apply the deposit to your account, and print a receipt containing the balance and scanned check images. No envelopes or deposit slips are required! Please see the back of this brochure for locations.

CO-OP Network

If a Carolina Trust ATM or branch is not close by, don't worry! We are a member of the CO-OP Network, which means account access locations are just around the corner!

The CO-OP ATM Network provides our members with surcharge-free* access to **over 30,000 ATMs nationwide**. CO-OP ATMs are located in restaurants, retailers, and other credit union branches.

*This means the ATM owner does not charge a fee, but a small Carolina Trust foreign ATM fee will apply.

The CO-OP Shared Branch Network allows our members to **conduct financial transactions at over 5,000 credit union locations nationwide**, just as you would from your local Carolina Trust branch.

Visit carolinatrust.org to locate CO-OP ATMs or Shared Branches near you.

