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.

MENU MODE

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

EXPERT MODE

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

Account Type:	ID#
Regular Savings	01
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

- Savings Balance 11
- Checking Balance . . . 12
- Share Balance 13
- Loan Balance 14
- Share List 15
- Loan List 16
- Last Payroll Deposit . . . 21
- Last Deposit 22
- Share History 23
- Loan History 24
- Deposit History 25
- Check History 27
- ACH History 28
- Payroll History 29
- Loan Pymt History . . . 30
- Savings to Checking Transfer 31
- Checking to Savings Transfer. . . 32
- Share to Share Transfer. 33
- Loan to Savings Transfer 34
- Loan to Checking Transfer 35
- Loan to Share Transfer. 36
- Savings to Loan Transfer 37
- Checking to Loan Transfer 38
- Other Share to Loan Transfer. . . 39
- Check Stop Payment. 43
- Check Number Range 45
- Debit Card History 46
- Loan Payment Inquiry 53
- Loan Payoff Amount 55
- Loan Advance Total 56
- Savings Withdrawal 61
- Checking Withdrawal 62
- Loan Advance 63
- IRA Contributions 74
- Interest Paid 75
- Dividends Paid 76
- Change Access Code 77
- Change to Menu Mode . . . 78
- Change Language 79
- Check VISA® Balance 80
- Make VISA® Payment 81
- Help 98
- Goodbye 99

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		●
2300 Church Street		★
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

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Account Access

Digital · Phone · ATMs
Shared Branching

Carolina Trust®
FEDERAL CREDIT UNION
carolinatrust.org • 843.448.2133

EQUAL HOUSING LENDER
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.

CO-OP ATM℠ CO-OP SHARED BRANCH℠