

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

MENU MODE

Press 1 for Balance Inquiries	Press 3 for Transfers	Press 5 for Loan Info
Savings Balance	Savings to Checking	Loan Balance
Checking Balance	Checking to Savings	Loan List
Share Balance	Share to Share	Loan Pymt. Inquiry
Loan Balance	Loan to Savings	Loan Pymt. History
Share List	Loan to Checking	Loan Payoff Amt.
Loan List	Loan to Share	Loan Advance Total
	Savings to Loan	VISA® Card Bal.
	Checking to Loan	Make VISA® Pymt.
	Other Share to Loan	
Last Payroll Deposit		
Last Deposit		
Share History		
Loan History		
Deposit History		
Recent Trans. Activity		
Check History		
ACH History		
Payroll History		
Loan Payment History		

Press 6 for Check-by-Mail
Savings W/D
Checking W/D
Loan Advance

Press 7 for Add'l Options
Year-to-Date Info
Change Preferences
Change Accounts

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
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Special Savings	30-49
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EXPERT MODE

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

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#.

★ Deposit-Taking ATM

08/21

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	●	★
1610 Church Street		★
100 Spadoni Park Circle		●
Johnsonville		
422 N Georgetown Highway	●	●
Lake City		
219 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	●	★




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.

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 or scan a QR code below for our most popular versions.



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.