

## **Alternative Delivery Systems and Services**

### *Bank by Mail*

Clients unable to visit a branch can deposit money by mailing the deposit to the bank. To save postage, these envelopes may be placed in the Night Depository if the client is near a branch location.

### *Personal Digital Banking Services*

Digital Banking gives clients the power to do all their banking when and where they want through the use of the internet via computer, iPhone or Android mobile device. With Digital Banking, clients will seldom, if ever, be restricted by traditional bank hours and locations. In addition to checking balances and transferring funds internally and externally, clients can receive and pay bills electronically as well as a variety of other services, including: receiving account alerts (balance below, or debit or credit over specified dollar amount), viewing check images, tax statements\*, and deposit and loan statements, making person-to-person (P2P) payments, deposits\*\*, card controls, budget creation, and external account aggregation.

\* only available via computer

\*\*only available via mobile device

### *Debit Mastercard Check and ATM Cards*

Commonly known as a debit card, the Debit Mastercard does everything an ATM card does and more. In addition to accessing your account through the ATM, the debit card can be used to make purchases anywhere Mastercard is accepted. Just hand your card to the merchant and the money comes directly from your checking account. Plus your Debit Mastercard can be used to withdrawal cash or make purchases at millions of locations. As a member of the Allpoint® Network, card holders have access to over 55,000 surcharge-free ATMs at merchants across the country.

### *Bilingual ATM*

All Automated Teller Machines are bilingual machines utilizing both the English and Spanish languages to better serve the community. Most branch locations include an ATM, which allows for 24/7 access to various banking services. Sandy Spring Bank ATM or Debit Mastercard cardholders can use the ATM to process deposits, withdrawals, and transfers, along with performing balance inquiries and changing their card's PIN.

*Client Service Center (301-774-6400 or 1-800-399-5919)*

Clients are able to transfer money, open accounts, apply for loans and get answers to questions without having to visit one of our branches.

Monday - Friday     8:00am - 7:00pm  
Saturday             8:00am - 1:00pm

*Telephone Banking (301-774-8400 or 800-399-5919)*

Twenty-four hours a day, clients can call and check their balances, verify specific transactions, transfer money between Sandy Spring accounts and make loan payments. In addition, clients can activate their debit card, change their card PIN, and report a lost or stolen card. One touch of a button allows clients to be transferred to the Client Service Center during business hours.

*Business Online Banking*

Businesses large and small have the power to pay employees and vendors electronically, debit their clients or members, transfer funds, view check images and much more. *Business Online Banking* is affordable online banking which downloads to Quickbooks or Quicken and has the ability to review account history anywhere they have an internet connection.