

Access your account 24 hours a day with Ava, your Advia Virtual Assistant. Ava will guide you with a friendly, conversational approach. Get up-to-minute account information, transfer money, make a loan payment, and more!

## Getting Started

### Step 1: Account PIN

If you already have a PIN from our traditional Phone Banking system, it will still work. If you need it updated, a live representative will help.

### Step 2: Call Ava

Call 844.238.4228 and you will hear our initial greeting. From there, you can ask Ava for whatever you need help with using full sentences. You will then be asked to enter account validation information, including your new account PIN. Once validated, Ava will begin processing your request, allowing you to manage your account right from your phone. At any point if you need to speak to a live representative, simply ask to “speak to a representative” for help.

## How Ava Can Help

Simply ask Ava for information as you would when talking to a live representative. Here are some examples:

### General Support

“Extension” or “Directory” and then dial the number.  
What’s my balance?  
I want to transfer money.  
I want to make a payment.

### Loan Support

I want to apply for a loan.  
How do I apply for a loan.  
I need money for a car.  
I want to consolidate my debt.  
What is the status of my application?  
What do I need to finish my loan?  
Did you get my loan application?  
I want to apply for a credit card.  
I want to apply for a line of credit.  
Can I refinance my loan?  
I want to use my vehicle as collateral.  
I have a loan in progress.  
I want to build my credit.  
Apply for a HELOC.  
I want to apply for a boat loan.  
How do I start the loan application?

### Financial Support

I got a call from collections.  
I need to make arrangements on a late loan.  
Talk to someone about my repo.  
You repossessed my car.  
You took my car.  
I have a foreclosure.  
I need to talk to someone about a repossession.  
I need to talk to someone about a foreclosure.  
Who do I talk to about late payment arrangements?  
I want to set up payment arrangements.  
I cannot make my loan payment.  
I am having a financial hardship.  
I need to speak to someone in collections.  
I’d like to talk to a representative from collections.  
I need to discuss my account with collections.  
Is there someone in collections I can speak with?  
Please connect me to the collections department.  
I have an issue that needs to be addressed by collections.  
Need helping to pay my loans.  
I got a letter about foreclosure.  
I need to speak to a collections agent.

Ava is getting smarter every day! But if Ava can’t answer your question, you’ll be connected to a live representative right away.

## Have other questions?

We’re here to help. Call us at 844.238.4228 and one of our Member Support Specialists will help you with account information and additional 24-Hour Phone Banking tips.