Three Fingers
This technique is essentially the same as the two-finger picking, except that the middle finger is used for the bass string and the index finger for the middle string. By using all three fingers, you smooth out the rhythm a great deal.

Experiment playing with all three fingers—with or without finger picks—making up different picking sequences, and adapting them to melodies. It might be a good idea to start with some of the simple songs with which you began strumming, and see how these songs lend themselves to finger-pickin’. You also might want to take a look at Earl Scrugg’s bluegrass banjo instruction book for some further ideas on finger-pickin’.

Whole-hand or Claw Hammer
This is essentially a banjo style we have adapted to dulcimer playing. The hand doesn’t move very much, and is more or less frozen into the position of the three-finger picking style. Brush your hand down across the strings with the fingernails of the four fingers. After the hand (as a unit) has passed the strings in a short arc, the thumb quickly flicks the strings on the upstroke as the entire hand moves up to its original position to begin another pass. The technique gives you a “trotting” sound—the thumb darts in and out producing a “bump-ditty-bump-ditty” effect.