

CU*TALK...CONVENIENCE AT YOUR FINGERTIPS!

You can have direct access to your credit union accounts with just one phone call.

Introducing CU*Talk, our telephone banking system, which makes taking care of your credit union business faster, easier and safer! Because you can now get around-the-clock access to your accounts, this service is perfect for today's busy lifestyles.

All you need to contact CU*Talk is a touch-tone phone, your account number, and your Personal Identification Number (PIN). Now you are all set to take care of business!

CU*TALK LETS YOU PERFORM NUMEROUS TRANSACTIONS LIKE THESE:

- Review account balances.
- Verify the date and amount of your transactions, including deposits, withdrawals, transfers and payments.
- Verify whether certain checks have cleared.
- Transfer funds between accounts.
- Make loan payments.
- Check current rates.
- Change your Personal Identification Number (PIN).
- Obtain annual dividend and interest information.

Whether you're at home, at work, or thousands of miles away, CU*Talk puts your accounts right at your fingertips.

KEEP IN MIND THESE HELPFUL TIPS

Press the # key when asked. This signals CU*Talk to act upon your entry. Keep your PIN number confidential. This protects your privacy and keeps others from gaining access to your accounts. When entering dollar amounts, decimals are not required. For example, you would enter \$25.00 as 2500. CU*Talk may occasionally be unavailable for short periods so that we may perform maintenance. If you are unable to complete a transaction for this reason, try calling back later. Be extra careful when entering your member number and PIN. Entering a PIN incorrectly three times will disable access to that account through CU*Talk. If this happens, contact the credit union directly for reactivation.



CU*TALK GUIDES YOU THROUGH EACH STEP!

Step-by-step instructions make it easy to use CU*Talk:

1. Using your touch-tone phone, call:
850-432-9939
2. You will be asked to enter your member number. Then press the # key. Next, you will be prompted to punch in your Personal Identification Number (PIN). Enter your PIN and press the # key. *Be careful—if you enter the PIN incorrectly three times, your PIN will be disabled. You must contact the credit union directly for reactivation.*
3. First Time Users - Your PIN number will be the last four digits of your Social Security number. For security purposes, after you enter the system, you will be prompted to change your PIN.
4. From this point on, the CU*Talk procedure will vary depending on the transactions you wish to complete. CU*Talk will guide you through each step. *Hint: This first set of options includes a brief tutorial (press "0") with tips and hints for using the system. You can press * to return to the main menu at any time.*
5. When you have finished your last transaction, simply hang up the phone.

MAIN MENU OPTIONS

- 1 Account inquiries, including balances and a list of recent transactions
- 2 Perform money transactions, including transfers
- 3 Hear current CU rates or calculate estimated loan payments
- 4 Change your PIN
- 5 Change to a different member number
- 6 Other CU services, including locations and hours
- 8 Repeat this menu
- 9 End the call
- 0 Hear the tutorial (Press * when done with the tutorial to hear the menu again)

COMMON SUFFIXES

Shares.....	000
Checking.....	070
Christmas Club.....	050

Certificate and loan codes are printed on your statement.

If you have questions about these account suffixes, or any other questions about CU*Talk, do not hesitate to call us at 850-432-9939 during office hours. We will be glad to assist you.

