

Teller-PhoneSM

Audio Response System



Performing Transfers

When a caller wishes to make a transfer between accounts, he or she needs to designate the source account (sometimes called the “from” account) and the destination account (sometimes called the “to” account). The following table summarizes the allowable account types for both the source and the destination accounts.

		TRANSFER TO						
T R A N S F E R F R O M		Share	Draft	Club/ MMA	Consumer Loan	Open End Loan*	Mortgage Loan	IRA
	Share	Yes	Yes	Yes	Yes	Yes	Yes	No
	Draft	Yes	Yes	Yes	Yes	Yes	Yes	No
	Open End Loan*	Yes	Yes	Yes	Yes	Yes	Yes	No
	MMA	Yes	Yes	Yes	Yes	Yes	Yes	No

* Including home-equity loans

Features and Benefits

Several features are available with **Teller-Phone**, your direct inquiry account line. Benefits of these features to your membership include:

- Share Account And Club Account Inquiries
 - History of deposits
 - History of withdrawals
 - Histories of current year-to-date dividends, and previous year-to-date dividends
- Share Draft Account Inquiries
 - Transaction history
 - Cleared checks
 - Inquire on a specific cleared check or a range of checks
 - Current year-to-date dividends, and previous year-to-date dividends
- Certificate Account Inquiries
 - Current balance
 - Current and previous year-to-date interest
 - Next maturity date
- Loan Account Inquiries
 - Current balance
 - Line of credit and available line of credit
 - Next payment amount and date
 - Payoff date and balance
 - Last payment amount and date



We Do Business In Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act



This credit union is federally
insured by the National
Credit Union Administration

PLEASE INSERT INTO AN ENVELOPE AND MAIL BACK
OR HAND DELIVER TO THE CREDIT UNION



Winthrop Area
FEDERAL CREDIT UNION

94 Highland Avenue • P.O. Box 55

Winthrop, ME 04364

Telephone: (207) 377-2124

FAX: (207) 377-2767

www.winthropcreditunion.org

Points to Remember



- Have your Account Number Available to complete transactions
- Access will require you to enter the 3 digit credit union Identifier (087) followed by the # (pound) key
- Press the * (star) key to replay the previous message
- Press the # (pound) key only when prompted or to return to a previous menu
- The actual account descriptions will be provided to you. You will no longer be required to enter an account suffix or identifier
- You may obtain account information, transfer funds and request a check
- Use the * (star) key as the decimal point when entering a dollar amount. Example: \$115.61 would be 115*61

Touch-Tone Convenience

You can enjoy the convenience of using a telephone to access your credit union accounts from home, work, and even if you are out of town.

With this audio response system called **Teller-Phone**, you can make account inquiries, and transfer funds from one account to another.

24-Hour Nationwide Convenience

Teller-Phone is your credit union's 24-hour direct inquiry account line. You get toll-free access to all your credit union accounts, using only a touch-tone phone and your confidential access code. Use **Teller-Phone** to make withdrawals, transfer funds, or find out your account balances. Your credit union is always as close as your telephone. **Teller-Phone** gives you up-to-the-minute information about your accounts; it's like having your own personal teller.

Teller-Phone Is Simple To Use

A computerized voice will lead you through your transactions using **Teller-Phone**. Each time you complete a step, the voice will prompt you to enter the next code. The procedure for using **Teller-Phone** is shown here, however the **Teller-Phone** system will lead you through each step.

Request Teller-Phone Convenience Today

To enjoy the convenience of **Teller-Phone**, call or come in to select a personal identification number (P.I.N.). When you use your number along with these operating instructions, your account will be at your fingertips 24 hours a day, 7 days a week.

To use **Teller-Phone** you must use a special access code which consists of a three-digit credit union identifier 087, your share account number, and your four-digit P.I.N.

Points To Remember

1. You must use a touch-tone phone.
2. Your access code consists of the credit union three-digit identification number 087.
3. You may perform any of the following actions during the call:
 - Obtain account information
 - Transfer funds or request a check

To do this...	Press...	When...
End the call	Hang up	At any time
Replay the current message	* (star sign)	At any time
Return to the previous menu	# (pound) key	At any menu, or at any prompt for caller input

4. Use the *(Star) key as the decimal point when entering a dollar amount. Example: \$115.61 would be 115*61



Telephone Numbers

Dial one of the following Numbers:

- Augusta (207) 621-6051
- Bath (207) 386-0211
- Bangor (207) 945-5350
- Brunswick (207) 725-2729
- Edgecomb (207) 882-6540
- Lewiston (207) 753-1527
- Portland (207) 871-8906
- Saco (207) 286-8375
- Sanford (207) 459-7805
- Waterville (207) 872-4903
- or Toll Free 1-866-308-2042

Here's How to Use Teller-Phonesm

1. Dial one of the above telephone numbers.
Please enter your three-digit credit union identifier followed by the pound sign (#)". Enter 087#.
2. Winthrop Area FCU welcomes you to **Teller-Phone**.
To select an account Press 1
To transfer money Press 2
For all account balances Press 3
More choices Press 4
3. Press option desired.
4. When prompted, please enter your Member ID (Savings Account Number) followed by the # (pound) key.
5. When prompted please enter your Personal Identification Number (PIN) followed by the # (pound) key.
For account summary Press 1
For more details Press 2
To transfer money Press 3
To work with another account Press 4
For more choices Press 5
6. After the account information has been provided you may do one of the following;
 - For account summary Press 1*
 - For more details Press 2*
 - To transfer money Press 3*
 - To work with another account Press 4*
 - For more choices Press 5*



How to Use Teller-Phone

1. Dial toll free 1-866-308-2042.
2. Enter your 3-digit credit union identifier number 087 followed by the # (pound) key.
3. Press option desired.
 - To select an account Press 1
 - To transfer money Press 2
 - For all account balances Press 3
 - More choices Press 4
4. When prompted, please enter your Member ID (Savings Account Number) followed by the # (pound) key.
5. When prompted please enter your Personal Identification Number (PIN) followed by the # (pound) key.
 - For account summary Press 1
 - For more details Press 2
 - To transfer money Press 3
 - To work with another account Press 4
 - For more choices Press 5
6. After the account information has been provided you may do one of the following:
 - For account summary Press 1
 - For more details Press 2
 - To transfer money Press 3
 - To work with another account Press 4
 - For more choices Press 5

Yes, I would like to participate in Teller-Phone.

Name _____ Social Security # _____

Address _____ Tel. No. (Work) _____

Street _____ City _____ State _____ Zip _____ (Home) _____

Credit Union Identifier **087** P.I.N. _____

Your Share Account Number _____

Choose a 4-digit number _____

Signature _____ Date _____

Signature _____ Date _____

I/We have read and will conform to the conditions in the Teller-Phone member agreement provided separately to me/us by the credit union.