

## Why Touch-Tone Teller?

**E**asy to use: Get in touch with your money 24 hours a day, seven days a week from any touch-tone phone! Our computer will guide you through each transaction. You simply press the buttons on your phone.

**C**onfidential and secure: Your account security is assured by your secret access codes. You will receive your randomly selected personal identification number (PIN) when we activate your Touch-Tone Teller service.

**F**ree of charge: There is *no* annual fee or charge for using Touch-Tone Teller. Look inside this brochure to find out how you can easily get information about your accounts, transfer and withdraw funds, and do much, much more.



[www.profedcu.org](http://www.profedcu.org)



## Touch-Tone Teller Agreement

By signing the request form for Touch-Tone Teller, I understand:

- I cannot use Touch-Tone Teller without access codes, and I will receive my access codes after I sign the request form.
- My access codes may be used to transfer money between designated accounts, gain information regarding my accounts, check withdrawals payable to me, for loan advances, and for other transactions that may become available.
- I am responsible for the safekeeping of my access codes provided by the Credit Union and for all transactions made using Touch-Tone Teller. If I disclose my access codes to anyone, I understand that I have given that person access to my accounts by Touch-Tone Teller, and I am responsible for any transactions made.
- Sufficient verified funds must be available to satisfy any transaction requests and the total dollar amount of transactions by Touch-Tone Teller is subject to limits set by the Credit Union.
- The Credit Union reserves the right to discontinue my access to Touch-Tone Teller without notice and will not be liable for failure to honor any Touch-Tone Teller transactions.
- The Credit Union reserves the right to impose service charges at a future date after giving me notice of such charges.
- The Credit Union, from time to time, may amend these terms and conditions, and the use of Touch-Tone Teller will be subject to these amendments.
- If I default on any amounts I owe under this Agreement, I agree to pay any and all attorney fees and collection costs incurred by the Credit Union to the extent allowed by law.
- I agree to adhere to the Electronic Funds Transfers Rules and Regulations and to the Electronic Fund Transfer Disclosure given to me at the time my account was opened. I may also request additional copies of the disclosures at any time.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TOUCH-TONE TELLER TRANSACTIONS call us at 260-483-0514 or 800-752-4613 or write us at ProFed Credit Union, 1710 St. Joe River Dr., P.O. Box 5466, Fort Wayne, IN 46895-5466.

You must write or call us as soon as you think your statement is wrong or if you need more information about a Touch-Tone Teller transaction. You could be liable for up to \$500.00 if you do not notify the Credit Union. We must hear from you no later than 60 days after you receive the first statement on which the error or problem appeared. Tell us your name and account number, describe the error you are unsure about, explain why you believe there is an error or why you need more information, and tell us the dollar amount of the suspected error. If you tell us orally, we may require you to send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

# Touch-Tone Teller— Your Money at Your Fingertips

A large, vertical, stylized "PROFED" logo in blue and white, overlaid on a close-up image of a green telephone keypad. The keypad buttons are visible, including "3DEF", "2ABC", "1", "4GHI", and "RECALL".

# Discover Touch-Tone Teller—

And you'll discover more freedom . . . more convenience . . . more time for the best parts of your life.

Out of town? Out of time? Or would you just like to make your life a little easier? ProFed's Touch-Tone Teller can help you with all three—and it's FREE!

It lets you do your banking when you're away from home, pressed for time or ready to enjoy the convenience of managing your accounts without waiting in line.

All you need is a touch-tone phone, your Touch-Tone Teller access codes, and your account number.

## Here's What You Can Do with Touch-Tone Teller

- Receive all account balances
- Transfer funds between all authorized accounts
- Withdraw from your checking or loan account
- Inquire on a specific check number
- Inquire on all account histories
- Inquire on prior-year dividends and interest
- Make payments on your loan or Visa account and gain account information
- Reorder checks\*
- Place stop payments\*
- Order check copies\*

\*There is a charge for checks. Stop payment fee applies. Check-copy fee is applicable.

## How to Use Touch-Tone Teller

Call from any touch-tone phone, 24 hours a day, seven days a week. (Availability may depend on minor interruptions for computer maintenance.) The computer will guide you through each transaction. You respond by pressing the buttons on your telephone. This important information will help you perform successful Touch-Tone Teller transactions:

- To begin your transaction, call 4-TELLER (260-483-5537) or 1-800-752-4615.
- Enter 1 to access the main menu of services.
- Enter your base account number and access code, followed by the # (pound sign).
- Enter your secondary access code, followed by the # (pound sign).
- Make sure to follow the directions when performing each transaction. When you wish to end your call, enter 99# to effectively terminate your connection.
- You can change to a voice menu mode by entering 83#.
- Enter dollar amounts without decimals. For example, \$1,000.00 would be entered as 100000#.
- To transfer to a member consultant,\* press 95#.
- Minimum Prime Line advance is \$100.00.
- Minimum check withdrawal is \$50.00.
- Your loan or certificate ID number can be found on your account statement.
- Touch-Tone Teller transactions will appear on your regular credit union statement.

\*Available during regular lobby hours.

## Security Information

- The first time you use Touch-Tone Teller, you will be prompted to select a secondary access code.
- For your protection, please do not use any portion of your account number or Social Security number for any access codes.

Please direct any questions to our EFT Department at 260-483-0514, ext. 12, or 800-752-4613, ext. 12, during regular lobby hours.

## Like Touch-Tone Teller? Ask Us About These Convenient, Time-Saving Services:

- ProFed Online, Our Internet Banking Service
- Mobile Banking and Text Message Banking
- Visa® Checking Card, a Checkbook That Fits in Your Wallet
- Overdraft Protection
- Loans and Lines of Credit