

Call PAT



Conduct Credit Union
business anytime,
anywhere with
Prospectors Audio Teller



PAT is your personal, fully automated phone teller

PAT puts you in touch with your credit union accounts quickly and easily. PAT can handle most transactions:

- Withdrawals
- Transfers between accounts
- Loan payments from share accounts
- Cleared checks and deposit information
- Account balance and payoff information
- Payroll deposit information
- Account deposit and withdrawal history

PAT can handle 24 different transactions for you.

PAT is private and secure

Your secret Access Code, known only to you, ensures the safety of your account. For convenience and security, you can change your Access Code for any reason, at any time.

Put PAT on your team

It's easy! Locate your Access Code. If one has not been issued to you, contact our office and we will assign one to you, then you are ready to begin using PAT!

PAT guides you through your transactions

PAT will ask you to identify yourself with your account number and Access Code. Once you have been properly identified, simply use your touch-tone telephone to select and complete your transactions. New accounts are automatically set to use PAT in Menu Mode. Once familiar with the basics, you may change your access to Expert Mode, using service codes for faster access through the system. To change to Expert Mode choose the Change Preferences Option under the Additional Options Menu.

Sample Phone Call

Call PAT from any touch-tone telephone
(909) 861-4139 or (800) 914-6836

At PAT's request, enter your account number followed by the # Key; enter your 4-digit Access Code followed by # Key.

When PAT asks, tell her what you want by choosing a Menu Option or by entering a Service Code followed by the # key. See the other side of this panel for a complete list of service codes. You can conduct as many transactions as you like in one phone call. When you are through, tell PAT goodbye by pressing 99#.

The following is a list of typical share ID numbers. Please refer to your statement for exact ID numbers.

Regular shares (savings).....	00
Share draft (checking)	08,10
Money market	40
Certificates	30,33
IRA	50,52,54
Loans.....	80,81,82,83,84,85
Share overdraft loan	88
ReadyChek Loan.....	89

Your specific share ID numbers are on your statement. Use this as a reference after you compare it to your ID numbers.

If you would like any assistance in learning to use PAT- call us we'll be happy to help.



Service Codes

Account Inquiries

Savings balance.....	10#
Checking balance	11#
Other share balance	12#
Open acct balance list.....	13#
Share history.....	60#
Last deposit	61#
Last payroll deposit	62#
Deposit history.....	63#
IRA contributions	64#
Share dividend.....	65#
Check clearance.....	66#

Loan Inquires

All loan balances.....	40#
Loan payment amount	41#
Loan balance	42#
Loan payoff amount	43#
Interest paid.....	44#
Loan history	45#

Transfers

Savings to checking	30#
Checking to savings.....	31#
Share to share	32#
Savings to loan.....	33#
Checking to loan	34#
Share to loan.....	35#

Withdrawal

Share withdrawal.....	21#
Savings withdrawal.....	20#

Miscellaneous

Help	90#
Change language	91#
Debit Card Activation.....	94#
Change access code	97#
Change to Menu/or Expert Mode	98#
Goodbye	99#

Disclosure information

Prospectors FCU is offering this service which will allow you to perform monetary transactions and balance inquiries on your credit union accounts without assistance from our staff, through Prospectors Audio Teller. Upon receipt of this brochure, your account has been activated and you may begin using the audio response system once you have your Access Code. Your Access Code is only to be used with our audio response system and is not related to any other personal identification number you may have been issued.

Types of transactions available

Withdrawals from a regular share, share draft or money market account. Withdrawals are made by a credit union check, which will be mailed to you at your address of record on the following business day. Every day is considered a business day, except Saturdays, Sundays and credit union holidays. The maximum dollar amount of withdrawals, whether by credit union check or transfer of funds, is limited to your available funds.

Transfers of funds may occur between a regular share, share draft, money market and loan account that are under the same credit union account number. Transfers from share accounts and money market accounts are limited to three transactions per month per account.

Account balance inquiries are available on share, share draft, money market and loan accounts. Other inquiries include payroll deduction, loan payment and whether individual checks have cleared.

Access Code

You cannot use the audio response system without an Access Code. You are responsible for the safekeeping of your Access Code and for all transactions affected by the use of the audio response system, which would otherwise require your signature, or other authorized signature, shall be valid and effective as if signed by you when accomplished by using the Access Code.

You will notify us immediately and send written confirmation if your Access Code number is disclosed to anyone other than a joint owner of your account.

If you disclose your Access Code to any one, understand that you have given them access to your accounts via the audio response system and that you are responsible for any such transactions. Further understand that your Access Code is not transferable and you should not discuss your Access Code or permit any unauthorized use thereof.

Contact us immediately if you think your statement is wrong or if you need more information about a transaction listed on the statement. We must hear from you within 60 days after we send you the first statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or transaction you are unsure about and clearly explain why you believe it is an error or why you need more information.
3. Tell us the dollar amount and the date of the suspected error or transaction.

If you tell us orally, we will require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten business days after we hear from you and will correct any errors promptly.

If we need more time we can take up to 45 days to investigate. If we decide to do this, your account will be credited with the amount you think is in error. We will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. In case of errors or questions, contact us at the address below.

Prospectors Federal Credit Union

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