

Keep In Mind These Helpful Tips

- ❖ To get through to CU*TALK, you must enter your credit union's access code **119**.
- ❖ Be sure to press the # button 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.
- ❖ Due to servicing requirements, CU*TALK may not be available for a short period of time each morning. 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.

Call 1-800-860-5704

1. Enter your credit union's access code: **119**, then press the # key.
2. Enter your base account number followed by the # key.
3. Enter your CU*TALK Personal Identification Number (PIN) followed by the # key.

DO NOT WRITE YOUR PIN ON THIS CARD.

Other Services Available at Premier Financial Credit Union

- ❖ Savings Accounts
- ❖ Share Draft Checking Accounts
- ❖ Certificates of Deposit
- ❖ New/Used Auto Loans
- ❖ Home Equity Lines of Credit
- ❖ Home Improvement Loans
- ❖ VISA - Classic and Platinum
- ❖ Direct Deposit
- ❖ ATM Service
- ❖ Payroll Deduction
- ❖ Premier Pack Identity Theft Insurance
- ❖ Money Orders
- ❖ Travelers Checks
- ❖ Credit Life and Disability Insurance
- ❖ Wire Transfers
- ❖ Notary Service
- ❖ Financial Education Services
- ❖ Group Discounts for Auto, Life and Homeowners Insurance
- ❖ Telephone Transfers
- ❖ CyberSONIC Internet Access
- ❖ Discount Amusement Park Tickets

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Premier Financial Credit Union



PREMIER FINANCIAL
CREDIT UNION

*Credit Union
Service is
Right at Your
Fingertips!*

CU*TALK...Convenience At Your Fingertips!

Premier Financial Credit Union makes it possible for you to access your credit union accounts with just one phone call.

Introducing CU*TALK, our computer voice response 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 make contact with CU*TALK is a touch-tone phone, credit union access code, 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 interest rates
- ❖ Calculate estimated loan payments
- ❖ 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.

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 **(800) 860-5704**.
2. The computer voice will answer and ask for your credit union's access code. You respond by entering **119** then the # key.
3. The computer will then ask you to enter your member number. (For example, if your account number is 1234-5-000, your member number would be 12345.) Just enter your member number, then press the # key.
4. 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.
5. 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. At any time during the tutorial, you can press * to return to the main menu.
6. 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 Account Codes

| | |
|--------------------------------|-----|
| Share Savings | 000 |
| Share Draft/Checking | 102 |
| Christmas Clubs | 008 |

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 (586) 416-3700 or (866) 416-3700 during office hours. We will be glad to assist you.

Clip and save the wallet card below for your convenience!



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| | |
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PREMIER FINANCIAL CREDIT UNION