

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

*CyberSONIC
Credit Union*

Internet

*Home Banking
Service is Here!*

CyberSONIC Puts Your Credit Union Accounts At Your Fingertips!

Premier Financial Credit Union makes it possible for you to access your credit union accounts right from your PC keyboard.

If you have a PC and connection to the internet, you can check your balances, transfer funds, and get information on credit union rates when it's convenient for you.

Our flexible PC Home Banking system makes taking care of your credit union transactions faster and easier than ever! Because you have round-the-clock access to your accounts, this service is perfect for today's busy lifestyles.

All You Need to Use CyberSONIC Is...

- ❖ Connection to the internet, such as through America Online or another Internet Service Provider (ISP).
- ❖ Operating System: Windows 98 or newer
- ❖ Frame-capable Internet browser software. Although other browsers may work, only current versions of **Microsoft Internet Explorer** or **Netscape Navigator** are supported by CyberSONIC. Web TV is not supported by CyberSONIC.
- ❖ The browser must use 128-bit encryption. (To check the encryption level, from the Help menu, choose Help About... and look for a cipher strength or "high-grade security" notation indicating 128-bit strength.)
- ❖ Cookies must be turned on to use CyberSONIC.

Remember that as security requirements and the Internet world change, so will these requirements. If you have trouble accessing

CyberSONIC features, the first step is always to upgrade your browser software. For more information about CyberSONIC security requirements, visit http://www.cuanswers.com/cuathome_help/index.html

Sign-On Information

In addition to the instructions in this brochure, here's what you'll need to sign on:

- ❖ CU Access Code: **119**
- ❖ Your account number
- ❖ Your confidential Personal Identification Number (PIN). This is the same as the PIN you use in CU*TALK Audio Response.

CyberSONIC Lets You Perform 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 from funds in your accounts
- ❖ Review loan payoff amounts and due dates
- ❖ Check current loan and savings rates
- ❖ Calculate loan payments for different amounts, rates and terms
- ❖ Change your Personal Identification Number (PIN)
- ❖ Obtain annual dividend and interest information

Connecting To CyberSONIC Home Banking

Follow these steps every time you want to access CyberSONIC:

1. Establish a connection to the Internet through your normal procedure (provided by your ISP).
2. In the "Location" or "Address" line of your browser (Netscape or Internet Explorer), type the following to load CyberSONIC: **www.premierfinancialcu.org** and click on the CyberSONIC icon.

Hint: If you use CyberSONIC often, you may even want to make this your "home" page so it is automatically loaded each time you access your browser.

3. An initial page will appear to let you check your browser for the security features needed to use CyberSONIC. If your browser is the proper version, click "Continue to CyberSONIC Login" to proceed.
4. You're ready to begin! Enter the credit union access code **119** and click **Enter**.
5. Enter your member number. (For example, if your account number is 1234-5-000, your member number would be 12345.) Then enter your Personal Identification Number (PIN) and click **Login**.
Be Careful—If you enter the PIN incorrectly three times, your PIN will be disabled. You must contact the credit union directly for reactivation.
6. From this point on, CyberSONIC will guide you through each option. Just point and click!
7. When you have finished your last transaction, click **Log Out**.