

More Menu Choices

Transfers—Checking or Savings

1. Payments

1. To transfer from a savings or checking account to a loan
 2. To transfer from your savings or checking to a loan of another account number
 3. To transfer from another savings or checking to your loan
2. To transfer from a savings or checking account to a savings or checking account
 3. To transfer from your savings or checking to a savings or checking of another account number
 4. To transfer from another savings or checking to your savings or checking

Payments—Loans

1. To transfer from a savings or checking account to a loan
2. To transfer from your savings or checking to a loan of another account number
3. To transfer from another savings or checking to your loan

Advances—Loans

1. To transfer from a loan to a savings or checking
2. To transfer to another account's savings or checking from your loan
3. To transfer from another loan to your savings or checking



WESTconsin Credit Union

CALL-24 Agreement

Your use of WESTconsin Credit Union's CALL-24 service constitutes an agreement between you and WESTconsin Credit Union, as set forth in this Agreement.

You may make an unlimited number of CALL-24 transactions and/or inquiries per statement period at no charge.

Transfers to a checking account from a savings account by CALL-24 will count toward your limit of six (6) automatic transfers per statement period per suffix under Federal Regulation D.

You can only use CALL-24 with a Personal Identification Number (PIN).

The PIN may be used to perform certain account inquiries and/or transactions from remote locations using a touch-tone service telephone and for such other transactions as may become available.

You are responsible for the safekeeping of the PIN provided by WESTconsin Credit Union and for all transactions by use of CALL-24.

You must notify WESTconsin Credit Union immediately and send written confirmation of any loss or theft of your PIN. If you disclose your PIN to another person, whether it is through intentional, accidental or negligent action, you are responsible for any such transaction.

You waive all present and future claims against WESTconsin Credit Union and release WESTconsin Credit Union from all responsibility for loss or damage not caused by WESTconsin Credit Union's negligence which you might incur through unauthorized transactions of any kind from your account(s) through the custody and use of your PIN.

If you default in any amounts you owe under this agreement, you agree to pay any and all attorney fees and collections costs incurred by WESTconsin Credit Union to the extent of the law.

WESTconsin Credit Union reserves the right to discontinue access to CALL-24 without notice and will not be liable for failure to honor any CALL-24 transactions.

Amendments to this agreement may be provided, in accordance with applicable laws, without restatement of terms. The use of CALL-24 is subject to such other terms, conditions and requirements as WESTconsin Credit Union may establish from time to time.

Transactions made through CALL-24 are subject to verification by WESTconsin Credit Union.



westconsincu.org



Federally insured by NCUA

04/2012

CALL-24

Telephone Account Access 24/7



WESTconsin[®]
CREDIT UNION
We belong to you.™



Easy access to your accounts!

Account information when you need it! Enjoy immediate access to your WESTconsin Credit Union accounts 24 hours a day with any touch-tone phone. It's simple, convenient and best of all FREE!

One quick phone call...

- Transfer funds between accounts with different base account numbers (please contact us to designate those accounts)
- Transfer funds between suffixes within the same account
- Inquire about withdrawals, debit card transactions and checks that have cleared
- Verify direct deposits and other deposits
- Make loan payments
- Calculate loan payments or terms

Easy to use!

Follow the voice prompts to conduct a wide range of transactions. Use the handy wallet card (*tear off end of brochure*) as a fingertip reference to navigate the menu.

Activate your personal CALL-24

Contact your local WESTconsin Credit Union office to obtain your PIN and activate your account for CALL-24 access. That's all it takes for convenient, round-the-clock access to your accounts!



To use CALL-24, have ready:

- The CALL-24 phone number: (715) 232-7300 or toll-free in the U.S. (888) 928-2255 (WCU-CALL)
- Your WESTconsin account number
- Your PIN (personal identification number)

When using CALL-24 remember:

- Press the * key once to return to the previous menu.
- Please listen carefully and make your choice after suffixes are read. You will only hear choices for suffixes that are open. The number of your choice may often NOT match your suffix number.
- Transactions performed after hours are handled on the next business day.
- You always have the option to cancel a transaction before you finish it.
- CALL-24 will verify each amount before proceeding.
- To end the session, simply hang up.
- **Questions?** Phone your nearest WESTconsin Credit Union office or (800) 924-0022 during regular business hours.

CALL-24 Menu

(715) 232-7300 or (888) 928-2255 (WCU-CALL)

- Press * to return to the previous menu
- Press # to end your call
- Press 0 to talk to a WESTconsin representative during regular business hours

Welcome to WESTconsin Credit Union's CALL-24

