ONLINE BANKING & BILL PAY

Visit www.techcu.org for the ultimate in account access and convenience online. **Online Banking** is free and allows you to securely access and manage your accounts from a computer or mobile device.

- View account balances
- Review account activity
- Transfer funds
- Deposit checks via standard scanner or most smart phones
- Make loan payments
- Schedule automatic funds transfers
- View & print images of cleared checks
- Mobile Banking via web, text message and apps
- e-Statements
- TurboTax

Add **Bill Pay** to your Online Banking service and you'll have a convenient and safe way to pay bills from your Tech CU checking account – all without the hassles of writing checks and buying stamps.

- Comprehensive bill management – receive, view, manage and pay bills from one site.
- Email notifications – set up email alerts for bill arrivals, due dates, upcoming payments and more.
- Automate payments – schedule automatic payment rules for each payee.
- 24/7 user support.
- Easy record keeping – view payment history for up to 12 months.

GET STARTED TODAY!

To establish a PIN for Online Banking, visit www.techcu.org and click on "Online Banking Log In." To add Bill Pay to your checking account, access your account via Online Banking and click on the "Bill Payment" button to enroll.

TELEPHONE TELLER USER AGREEMENT

Your use of Telephone Teller is considered acknowledgment and agreement that you have read and understand the terms and conditions of this agreement. Furthermore, you understand that it is your sole responsibility to handle your accounts in the proper manner. If not, you may be required to forfeit the Access Code assigned to your account. This agreement covers the request for, issuance of, and use of an Access Code for Telephone Teller under the following terms and conditions:

- An Access Code, which can be used to access Telephone Teller will be issued to the primary account holder. The Access Code is the property of the credit union and may be revoked at any time.

- At the time an Access Code is activated on your account, you agree not to tell any other person (including credit union personnel) your code. The consequences of sharing your Access Code with others are your sole responsibility.

- All transactions on Telephone Teller are treated as authorized by you. If any account that may be accessed by your Access Code is a joint account, all transactions are binding on all parties.

- You agree to authorize the credit union to obtain your personal credit information, as we deem necessary, to carry out the terms of this agreement.

- The credit union reserves the right to levy fees and/or fines in accordance with the applicable fee schedules adopted by the credit union.

- You acknowledge and agree that this user agreement is subject to change at any time by the credit union upon 21 days notice to you, with a notice being sent to your address of record. The notice may be communicated in the form of a statement insert or newsletter article.

- You must notify the credit union in writing to cancel your Access Code.

- You acknowledge and understand that the terms of this agreement are in addition to other agreements or regulations that apply to the use of the services your Access Code provides.

TELEPHONE TELLER

TECH CREDIT UNION
Financial Services For Life

ACCOUNT ACCESS BY TELEPHONE

Telephone Teller gives you access to your Tech Credit Union accounts by phone nearly 24-hours a day. Just dial one of the access numbers and Telephone Teller's easy-to-follow menus will guide you through your account information, financial transactions and more.

When using Telephone Teller for the first time, use the last four digits of your Social Security Number as your Access Code and then change it to a different number when prompted.

Please contact your nearest Tech Credit Union branch if you have forgotten your Access Code or are having problems accessing the service.

FEATURE MAP

TELEPHONE TELLER

ACCESS NUMBERS: **(219) 769-3911   (219) 663-1128   (800) 782-8439**

WELCOME MESSAGE

SIGN ON (MEMBER NUMBER & ACCESS CODE)

MAIN MENU

ACCOUNT INQUIRIES
• Account balances
• Transaction history
  - Deposits
  - Withdrawals
  - Dividends earned
• Cleared checks
• Loan inquiry
  - Balances and payments
  - Loan interest paid

FINANCIAL TRANSACTIONS
• Loan payment
• Funds transfer
• Cross member funds transfer
• Withdrawal funds by check

MEMBER SERVICES
• Go to different membership
• Rates
• Change access code
• Stop check payment