

FIRST CLASS

FEDERAL CREDIT UNION

**AUDIO RESPONSE (610) 776-7470
TOLL FREE AUDIO 1-888-587-2834**

ACTION CODE	ACTION DESCRIPTION
01	<u>SHARE ACCOUNT BALANCE</u> - Inquiry into current account balance and amount available.
02	<u>DRAFT ACCOUNT BALANCE</u> - Inquiry into current account balance and amount available.
03	<u>LINE OF CREDIT LOAN BALANCE</u> - Inquiry into current LOC loan balance and amount of unused credit.
08	<u>LIST OF ALL LOANS</u> - Inquiry into current principal balance and payoff balance on all loans.
09	<u>BALANCE OF ACCOUNT, ANY SUFFIX</u> - Current account balance on caller defined share/loan/certificate suffix.
11	<u>PAYROLL/DIRECT DEPOSIT, SHARES</u> - Play payroll/direct deposits made to account within last 45 days.
12	<u>PAYROLL/DIRECT DEPOSIT, DRAFT</u> - Play payroll/direct deposits made to account within last 45 days.
14	<u>LAST FOUR DRAFTS</u> - Play the last four drafts cleared by the credit union.
15	<u>SINGLE CLEARED DRAFT</u> - Play cleared non-cleared status of a single draft.
16	<u>ALL DEPOSITS, SHARES</u> - Play all credits made to the account within last 45 days.
17	<u>ALL DEPOSITS, DRAFT</u> - Play all credits made to the account within last 45 days.
19	<u>ALL DEPOSITS/PAYMENTS, ANY SUFFIX</u> - Play all deposits/payments made to any caller defined share/loan/certificate account.
21	<u>SHARE TO DRAFT TRANSFER</u> - Transfer funds from share to draft account.
22	<u>DRAFT TO SHARE TRANSFER</u> - Transfer funds from draft to share account.
28	<u>TRANSFER TO ANOTHER ACCOUNT</u> - (Must be set up by the Credit Union) Transfer funds to another account using a defined suffix.
29	<u>TRANSFER BETWEEN ANY TWO SUFFIXES</u> - Transfer funds from any caller defined share to any caller defined share or loan suffix.
31	<u>CHECK WITHDRAWAL, SHARES</u> - Withdrawal from account via check sent through mail.
32	<u>CHECK WITHDRAWAL, DRAFT</u> - Withdrawal from account via check sent through mail.
39	<u>CHECK WITHDRAWAL, ANY SUFFIX</u> - Withdraw from any caller defined suffix via chekc sent through mail.
41	<u>YTD DIVIDENDS, SHARES</u> - Play YTD dividends received on account, with date of last dividend.

ACTION CODE	ACTION DESCRIPTION
43	<u>YTD INTEREST ON LINE OF CREDIT LOAN</u> - Play YTD interest paid on line of credit loan.
49	<u>YTD DIVIDEND/INTEREST, ANY SUFFIX</u> - Play YTD dividend/interest paid on any caller defined suffix.
51	<u>ATM WITHDRAWAL, SHARES</u> - Play ATM withdrawals made from account within last 45 days.
52	<u>ATM WITHDRAWAL, DRAFT</u> - Play ATM withdrawals made from account within last 45 days.
53	<u>ACH WITHDRAWAL, SHARES</u> - Play ACH withdrawals made from account within last 45 days.
54	<u>ACH WITHDRAWAL, DRAFT</u> - Play ACH withdrawals made from account within last 45 days.
59	<u>ALL WITHDRAWALS, ANY SUFFIX</u> - Play any withdrawal made from a any caller defined share suffix.
93	<u>CHANGE PERSONAL IDENTIFICATION # (PIN)</u> - Redefine account PIN.
94	<u>CALCULATE LOAN PAYMENT/AMOUNT</u> - Calculate a loan payment or an amount that could be borrowed.
97	<u>CHANGE SESSION ACCOUNT</u> - Restart call with a new account number/PIN.
98	<u>PLAY HELP INFORMATION</u> - Play list of all available action codes, or explanation of a specific action code.
99	<u>END CALL</u> - End audio response call.

IMPORTANT NOTICE REGARDING REGULATION D

Reg D is in place to monitor and control electronic funds transfers within accounts through financial institutions. Under Reg D the limit of electronic funds transfers allowed in an account per month is 6 (six). The following types of transfers that are included under Reg D are:

**ANY TRANSFERS DONE ON AUDIO RESPONSE
OVERDRAFT TRANSFERS**

TO ACCESS AUDIO RESPONSE

****YOU MUST HAVE A TOUCH-TONE PHONE****

- 1) When you dial the number you will be greeted by the computer operator. If you do not have a touch-tone line flip the switch on the phone from "P" for pulse to "T" for tone.
- 2) Enter the first digits of your account number (no suffixes), followed by a pound(#) sign.
- 3) Enter your PIN number, which is the last four digits of your social security number*. This can be changed to any four digits you desire, by using action code 93.
*The first time you use audio response the computer will ask to verify your social security number. By doing this you are establishing your PIN number as the last four digits of your social security number. Please make sure to do this properly, otherwise it will delay you in accessing the audio response system.
- 4) If you do not have touch-tone service, at the end of the call, make sure you switch the P/T switch back to P, for regular use.