

Teller-PhoneSM

Features and Benefits

Several features are available with Teller-PhoneSM, your direct inquiry account line. Benefits of these features to your membership include:

- Share Account and Club Account Inquiries
 - History of deposits
 - History of withdrawals
 - Histories of current year-to-date dividends, and previous year-to-date dividends
- Share Draft Account Inquiries
 - Transaction history
 - Cleared checks
 - Inquire on a specific cleared check or a range of checks
 - Current year-to-date dividends, and previous year-to-date dividends
- Certificate Account Inquiries
 - Current balance
 - Current and previous year-to-date interest
 - Next maturity date
- Loan Account Inquiries
 - Current balance
 - Line of credit and available line of credit
 - Next payment amount and date
 - Payoff date and balance
 - Last payment amount and date



765 Washington Street
PO Box 598
Bath, Maine 04530
207-443-3528
Fax: 207-443-8177

19 Commercial Street
Portland, Maine

3 Hamilton Court
Topsham, Maine

223 U.S. Route 1
Falmouth, Maine

35 Ash Street
Lewiston, Maine

201 Civic Center Drive
Augusta, Maine

30 Landing Road
N. Windham, Maine

80 Waterville Commons Drive
Waterville, Maine

1-800-750-0959

www.fivecounty.com



How to Use Audio Response

1. Dial one of the local numbers (listed on front) or Toll Free 1-866-308-2042
2. Enter your 3-digit credit union identifier number (002) followed by the # (pound) key.
3. Press option desired.
 - Account InformationPress 1
 - More ChoicesPress 2
4. When prompted, please enter your Member ID (Savings Account Number) followed by the # (pound) key.
5. When prompted please enter your Personal Identification Number (PIN) followed by the # (pound) key. Your PIN has not changed. Use the same PIN that you have been using right along. However, for security reasons you will be required to change your PIN the first time that you access the system.
6. After the account information has been provided, you may do one of the following:
 - For more detailsPress 1
 - To transfer money or make payments between accountsPress 2
 - To work with another account Press 3
 - For more choicesPress 4



Teller-PhoneSM



Our service that allows
you account access by
the touch of your phone

Touch-Tone Convenience

You can enjoy the convenience of using a telephone to access your credit union accounts from home, work, and even if you are out of town.

With this audio response system called Teller-Phonesm, you can make account inquiries, and transfer funds from one account to another.

24-Hour Nationwide Convenience

Teller-Phonesm is your credit union's 24-hour direct inquiry account line. You get toll-free access to all your credit union accounts, using only a touch-tone phone and your confidential access code. Use Teller-Phonesm to make withdrawals, transfer funds, or find out your account balances. Your credit union is always as close as your telephone. Teller-Phonesm gives you up-to-the-minute information about your accounts; it's like having your own personal teller.

Teller-Phonesm Is Simple To Use

A computerized voice will lead you through your transactions using Teller-Phonesm. Each time you complete a step, the voice will prompt you to enter the next code. The procedure for using Teller-Phonesm is shown here, but the Teller-Phonesm system will lead you through each step.

Request Teller-Phonesm Convenience Today

To enjoy the convenience of Teller-Phonesm, call or come in to select a personal identification number (P.I.N.). When you use your number along with these operating instructions, your account will be at your fingertips 24 hours a day, 7 days a week.

To use Teller-Phonesm you must use a special access code which consists of a three-digit credit union number 002, your share account number, and your four-digit P.I.N.

Points To Remember

- You must use a touch-tone phone.
- Your access code consists of the credit union three-digit identification number 002.
- You may perform any of the following actions during the call:
 - Obtain account information
 - Transfer funds or request a check

To do this...	Press...	When...
End the call	Hang up	At any time
Replay the current message	* (star sign)	At any time
Return to the previous menu	# (pound) key	At any menu, or at any prompt for caller input

- Use the *(Star) key as the decimal point when entering a dollar amount. Example: \$115.61 would be 115*61

Telephone Numbers

Dial one of the following Local Access Numbers:

Calling Area	Access Number
Augusta	(207) 621-6051
Bangor	(207) 945-5350
Bath	(207) 386-0211
Brunswick	(207) 725-2729
Edgecomb	(207) 882-6540
Lewiston	(207) 753-1527
Portland	(207) 871-8906
Saco	(207) 286-8375
Sanford	(207) 459-7805

For outside the listed calling areas, dial 1-866-308-2042.

Here's How to Use Teller-Phonesm

- Dial one of the above telephone numbers.
Please enter your three-digit credit union identifier followed by the pound sign (#)". Enter 002#.
- Five County Credit Union welcomes you to Teller-Phonesm.
Account Information Press 1
More Choices Press 2
- Press option desired.
(Example: If you press option for account information, the system will say, "For Savings Press 1, for Checking Press 2.")
- When prompted, please enter your Member ID (Savings Account Number) followed by the # (pound) key.
- When prompted please enter your Personal Identification Number (PIN) followed by the # (pound) key. Your PIN has not changed. Use the same PIN that you have been using right along. *However, for security reasons you will be required to change your PIN the first time that you access the system.*

- After the account information has been provided you may do one of the following;

For More Details Press 1
To Transfer Money or Make
Payments Between Accounts. Press 2
To Work With Another Account. Press 3
For More Choices Press 4

Performing Transfers

When a caller wishes to make a transfer between accounts, he or she needs to designate the source account (sometimes called the "from" account) and the destination account (sometimes called the "to" account). The following table summarizes the allowable account types for both the source and the destination accounts.

		TRANSFER TO						
		Share	Draft	Club/ MMA	Consumer Loan	Open End Loan*	Mortgage Loan	IRA
T R A N S F E R F R O M	Share	Yes	Yes	Yes	Yes	Yes	Yes	No
	Draft	Yes	Yes	Yes	Yes	Yes	Yes	No
	Open End Loan*	Yes	Yes	Yes	Yes	Yes	Yes	No
	MMA	Yes	Yes	Yes	Yes	Yes	Yes	No
	Club	No	No	No	No	No	No	No
	Closed End Loan	No	No	No	No	No	No	No
	Mortgage Loan	No	No	No	No	No	No	No
	Escrow Account	No	No	No	No	No	No	No
	Certificate	No	No	No	No	No	No	No
	IRA	No	No	No	No	No	No	No

* Including home-equity loans

Teller-Phonesm Application

Member:

Name _____

Address _____

Home Phone () _____

Date of Birth _____

Social Security # _____

Joint Owner:

(Only if you are a joint owner on the account.)

Name _____

Date of Birth _____

Social Security # _____

Member Account # _____

Please select a personal identification number (P.I.N.)

(Please remember to keep this number confidential.)

By signing below you agree to abide by the terms of the electronic funds transfer and Teller-Phonesm agreement.

Member Signature _____

Date _____

Joint Owner Signature _____

Date _____

FIVE COUNTY CREDIT UNION
Banking Solutions You Can Trust

Teller-Phonesm Pocket Card

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Saco	(207) 286-8375
Sanford	(207) 459-7805

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2. Enter Credit Union number 002#.

Teller-Phonesm Options

- Account information
- More choices