

Dial **205-226-6800**
or **1-800-249-2726**
and select "Automated Teller System"
from the options listed.

AUTOMATED TELLER SYSTEM

24-Hour Phone Access to Your APCO Accounts



www.apcocu.org



**APCO EMPLOYEES
CREDIT UNION**

Welcome to APCO Employees Credit Union's Automated Teller System

With the Automated Teller System you can perform transactions on your Credit Union accounts from any telephone - all at your convenience 24 hours a day, seven days a week. Plus, it's free—there's no cost to sign up for the Automated Teller System and no charge to use it.

You choose a four-digit PIN number to use with your account number. When you call from a touch tone telephone, a voice will answer and guide you through the steps required to complete your transaction.

Here are a few things you need to remember about the Automated Teller System:

- Press the # (pound sign) to complete each entry.
- Checks for withdrawals or loan advances are made out only in the primary member's name and are mailed to the address on file. Check requests before noon Central Time will be mailed the same business day. Requests received after noon will be mailed the next business day.
- The minimum loan advance amount by check is \$300.
- The Automated Teller System system can be accessed only through the use of a touch tone telephone.
- Transactions are posted automatically.

To Use the System

Dial **205-226-6800** or **1-800-249-2726** and select "Automated Teller System" from the options listed. The System will answer and provide you with step by step instructions for completing transactions and inquiries on your account.

Welcome Greeting

Welcome to APCO Employees Credit Union's Automated Teller System.

Please listen carefully as our menu options have changed.

If you are a member and would like to access your account, press 1

Please enter your account number followed by the pound sign.

Please enter your pin number followed by the pound sign.

Please wait while we verify your information.

To speak with a member service representative, press 0

To end this call, press 8

Tips

Here are a few informational tips before getting started:

If you would like to bypass this information, you may enter your selection at any time.

All amounts are entered without a decimal. For example, 25 dollars will be entered as 2500 followed by the pound sign

For our current rates and fees, please visit us online at www.apcocu.org

1	Checking Accounts (Balance, Amount Available, 1—Deposit Info, 2—Account Activity, 3—YTD Dividends, 4—Prior YTD dividends)
2	Savings Accounts (Balance, Amount Available, 1—Deposit Info, 2—Account Activity, 3—YTD Dividends, 4—Prior YTD dividends)
3	Transfers or Withdrawals (1—Transfers, 2—Cross Account Transfers, 3—Withdrawal by Check)
4	Loans (1—Loan Inquiry, 2—Loan Payoff)
5	Certificates (1—Balance, 2—Dividend Rate & Maturity Rate, 3—Last Five Deposits, 4—YTD Dividends, 5—Prior YTD Dividends)
6	Credit Cards (1—Balance, 2—Payment Information)
7	Additional Information (1—Change PIN, 2—Speak with a MSR, 3—To access another account number)
8	To end this call
9	To return to the previous menu
0	To speak with a Member Service Representative
*	To hear your choices again

Automated Teller System Service Request

Member's Name (Please Print)

Credit Union Account Number (seven digits)

Street Address

City

State

Zip

E-mail Address

Home Phone

Mobile Phone

Work Phone

In order to use our Automated Teller System, we ask you to choose a personal identification number (PIN) to safeguard against unauthorized access to your accounts. We recommend that you do not use your address, your birthday, your phone number, or any other obvious number for your PIN number.

Your four digit PIN number

It could take five (5) business days before your PIN is activated and you may start using the system. Call 205-226-6800 or 1-800-249-2726 and select "Automated Teller System" to test your PIN.

Please return this request form to your Credit Union office in a sealed envelope marked Automated Teller System Service Request.

Transfer Authorization Form

I hereby authorize APCO Employees Credit Union (APCO) to take all steps necessary so I may transfer funds in my APCO account listed below to the APCO account(s) of others listed below either through Online Banking or by telephone through the Automated Teller System. I agree that all terms of my electronic fund transfer disclosure remain in full force and effect and govern all transfers, except as amended herein. I agree transfers cannot be reversed and transferred funds become the property of any owner of that account.

Member's Name (Please Print)

Credit Union Account Number (seven digits)

Member's Signature

Date

Listed below are the account(s) I request to be able to transfer funds into. I agree I am totally responsible for the correctness of the name(s) and account number(s).

Account Owner's Name

Credit Union Account Number

IMPORTANT INFORMATION

Federal Government Regulation D restricts telephone initiated and pre-authorized withdrawals and transfers from savings type share accounts to no more than six within a calendar month. If you should attempt to exceed six, the Automated Teller System will ask you to call our regular telephone number for assistance. YOUR CHECKING ACCOUNT IS NOT AFFECTED BY THIS REGULATION.

Federal Government Regulation E (Electronic Funds Transfer) requires among other things that a special disclosure be sent to you. It is included with this material. We want to assure you that much effort went into the planning and implementation of the Automated Teller System with respect to security. We monitor all activity occurring in the Automated Teller System and review all transfer and withdrawal transactions before actual posting occurs.

Finally, there will be times when we cannot make the Automated Teller System available to you due to other data processing requirements. Generally, this will only be for an hour period, some times on weekdays. If the Automated Teller System is not available, it will not answer calls in order to save you possible toll charges. Our intent is to make the Automated Teller System available to you seven days a week, 24 hours a day.

ELECTRONIC FUND TRANSFER DISCLOSURE FOR TOUCH TONE PHONE-INITIATED TRANSFERS AND WITHDRAWALS

APCO Employees Credit Union offers certain services which enable you to transfer funds from one sub-share account to another or to a sub-loan account or to request a withdrawal from your share or sub-share accounts electronically using a touch tone telephone (the Automated Teller System). These services, when used by our members are governed by the Electronic Fund Transfer Act of 1978. The following information is provided in accordance with this Act.

1. GENERAL INFORMATION: If a withdrawal from your checking account is requested and scheduled to occur, you may call (205) 226-6800 to find out if the transfer has been made.

2. STATEMENTS: Statements for accounts with checking will be monthly. Accounts without checking will receive a monthly statement provided a touch tone telephone (the Automated Teller System) withdrawal has occurred within that month. If no (Automated Teller System) withdrawals are made, statements will be received quarterly.

3. NOTIFICATION OF UNAUTHORIZED TRANSFER: If you believe that someone has transferred or may transfer money from your account without your permission, call (205) 226-6800 or write to the following address: APCO Employees Credit Union, 750 17th Street North, Birmingham, AL 35203

4. BUSINESS DAYS: the Credit Union's business days are Monday through Friday, excluding holidays.

5. CONSUMER LIABILITY, Tell us AT ONCE if you believe your PIN number has been lost or stolen. Telephone is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum loan line of credit. If you tell us within two (2) business days, you can lose no more than \$50 if someone used your number without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your number, and we can prove we could have stopped someone from using your number without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a hospital stay) kept you from telling us, we may extend the time periods.

6. CREDIT UNION LIABILITY: The Credit Union shall be liable to the member for all losses and damages caused by:

A. The Credit Union's failure to make an electronic payment in accordance with your authorization, in the correct amount, or in a timely manner, except where:

1. The member's account has insufficient funds to complete the transfer.
2. The funds are subject to legal process or other encumbrances restricting such transfer.
3. Such a transfer would exceed an established credit limit.
4. If circumstances beyond our control (such as flood, fire, computer breakdown, or changes in our operation as required by law) prevent the transfer, despite reasonable precautions that we have taken.
5. A technical malfunction which is known to the member at the time a pre-authorized transfer was scheduled to occur.

B. The Credit Union's failure to make a transfer due to insufficient funds when the Credit Union failed to credit a deposit to a member's account which would have provided sufficient funds to make the transfer.

7. INFORMATION TO THIRD PARTIES: The Credit Union will furnish information to third parties about your account(s) or any electronically initiated transactions only in the following circumstances:

- A. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or,
- B. Where it is necessary for completing a transfer; or,
- C. In order to comply with a government agency, a Court order, or other legal process; or,
- D. You give us written permission.

8. The Credit Union reserves the right to change the terms and conditions upon which this service is offered. Reasonable notice of any change will be given before the change is initiated.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS Telephone us at (205) 226-6800 or write us at APCO Employees Credit Union, 750 17th Street North, Birmingham, AL 35203.

Call or write as soon as possible if you think your statement is wrong, or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem(s) or error(s) appeared.

When you call or write:

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error, or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this we will recredit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not recredit your account.

If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.