

CU•TALK™
247 Access by Phone

What is CU•TALK?

CU•TALK makes it possible for you to have direct access to your 1st Valley Credit Union accounts with just one phone call.

Faster, easier and safer, CU•TALK makes taking care of your finances fit into your schedule.

All you need is a touch-tone phone, your account number(s), and your Personal Identification Number (PIN).

What Can I Do with CU•TALK?

- **REVIEW** account balances.
- **VERIFY** the dates and amounts of transactions including **deposits, withdrawals, transfers** and **payments**, or whether certain checks have cleared.
- **TRANSFER** funds between accounts.
- **MAKE** loan payments.
- **OBTAIN** annual dividend information and current interest rates.
- **CHANGE** your Personal Identification Number (PIN).

Whether you're at home, at work, or thousands of miles away, CU•TALK puts your accounts right at your fingertips, 24 hours a day, 7 days a week, 365 days a year!

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Convenience at Your Fingertips!

Around-the-clock access to your account has never been easier, CU•TALK is ideal for today's busy schedules.

- Review balances
- Verify transactions
- Transfer funds
- and much more



More Personalized Service
Because we get to know YOU!

401 West 2nd Street
San Bernardino, CA 92401
909-889-0838
1stValleyCU.com

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Convenience at Your Fingertips!



Call 1-888-778-0311
1. Enter your complete account number followed by the # key.
2. Enter your CU-Talk PIN number followed by the # key.
Clip at dotted line above and save in your wallet. See other side for common suffixes.

More Personalized Service
Because we get to know YOU!

Main Menu Options...

- 1 Account inquiries, including balances and list of recent transactions
- 2 Perform money transactions, including transfers
- 3 Hear current CU rates and calculate estimated loan payments
- 4 Change your PIN
- 5 Change to a different account number
- 6 Other CU services, including hours
- 8 Repeat this menu
- 9 End call
- 0 Hear the tutorial
- * Return to previous

Common Suffixes...

Savings	000
Checking	100-110
Youth	030
Christmas Club.....	040
Certificate	300-325
IRA Certificate.....	400-425
Traditional IRA.....	050
Roth IRA	060
Educational IRA	070

Clip at dotted line above and save in your wallet. See other side for number to call. **Do NOT write PIN on this card!**

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If you have questions about CU•TALK, including the suffixes and menu options, do not hesitate to call 1st Valley CU and speak to an associate during business hours, we're always happy to help.

Main Menu Options

- 1 Account inquiries, balances, transactions
- 2 Perform transactions, including transfers
- 3 Current rates, calculate loan payments
- 4 Change your PIN
- 5 Change to a different account number
- 6 Other CU services including hours
- 8 Repeat this menu
- 9 End call
- 0 Hear the tutorial
- * Return to previous

CU•TALK Guides You Through Each Step...

Step-by-step instructions make it easy to access your accounts using CU•TALK

- 1 Using your touch-tone phone, Call **1-888-778-0311**
- 2 You will be asked to enter your account number, followed by the # key
- 3 Next, you will be prompted to enter your Personal Identification Number (PIN – see First-Time Users below): **Enter your PIN followed by the # key**

First-Time Users: Your PIN will be the last four digits of your Social Security number. For security purposes, after you enter the system, you will be prompted to change your PIN.

NOTE: Be careful! If you enter the PIN incorrectly three times, it will be disabled and you will have to contact 1st Valley directly during business hours to reactivate it.

- 4 From this point on, the CU•TALK procedure will vary depending on the transactions you wish to complete. CU•TALK will continue to guide you through each step.

TIP: This first set of options includes a brief tutorial (press "0") with tips for using the system. You can press the * key to return to the Main Menu at any time.

- 5 When you have finished your last transaction, simply hang up.

Keep in Mind These Helpful Tips...

- Be sure to press the # key when asked. This signals the CU•TALK to act upon your entry.
- Keep your PIN number confidential. This protects your privacy and keeps others from gaining access to your accounts.
- When entering dollar amounts, decimals are not required. For example, you would enter \$25.00 as 2500.
- CU•TALK may occasionally be unavailable for short periods so that we may perform maintenance. If you are unable to complete a transaction for this reason, simply call back a little later.

- Be careful when entering your account number and PIN number. Entering a PIN number incorrectly three times will disable access to that account through CU•TALK. If this happens, contact a 1st Valley Credit Union associate directly for reactivation.

