

**24-HOUR ACCESS ACCOUNT**



**LAKES**

Community Credit Union

**Internet Banking**  
[www.lakescommunitycu.org](http://www.lakescommunitycu.org)

**Telephone Banking**  
**(248) 814-4001**

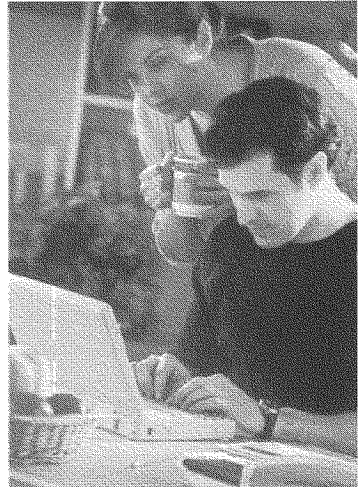
## ■ Internet Banking

Internet Banking is now available through our website, [www.lakescommunitycu.org](http://www.lakescommunitycu.org). You can check your account balances, check account history, transfer money within your account or transfer to other accounts.

Internet Banking is not immediately posted to your account. Updates will be made in the A.M. and P.M. of normal business days.

Lakes Community Credit Union has taken numerous steps to be certain our members' information is secure. Members' account information is not housed on Lakes Community Credit Union's in-house system, but on a remote server which does not include social security numbers, names, or addresses. All data is encrypted and members select their own password.

It's easy to sign up for internet banking, just complete the authorization form in this brochure and fax it or mail it to us. We will then activate your account for internet banking. Allow for 3 mailing days, then log on to [www.lakescommunitycu.org](http://www.lakescommunitycu.org), and click on the internet banking icon. Enter your user I.D. (member #) and then the password (use the last 4 digits of your social security number.) Then you may enter your selected password.



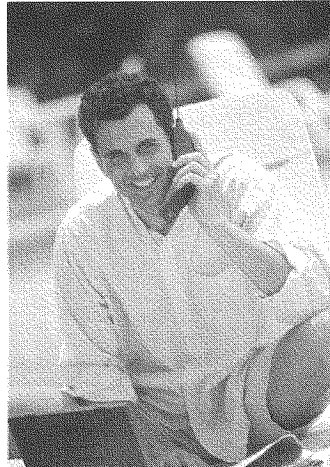
We are pleased to offer this new convenient service at no cost to our members. We hope it will simplify your finances and we look forward to enhancements on the services available in the future.

## ■ Telephone Banking

With our Tele-Teller Auto Response system, you have 24-hour access to your credit union accounts. Whether it's 3 a.m. on a Tuesday, or 5:00 p.m. on a Sunday, you can use Audio Response to do any of the following:

- Make balance inquiries
- Transfer funds between your accounts
- Check current loan balances
- Find out which drafts have cleared
- Much, much more

All you need for 24-hour access to your accounts with Tele-Teller Audio Response is a touch tone phone and a Personal Identification Code (PIC). Once you have been added to the system, you will need to come up with your own PIC.



**To set up your PIC, follow the instructions below:**

1. Dial (248) 814-4001
2. Enter your account number and the # key
3. Enter PIC 9999 and the # key
4. Enter code 95 and the # key
5. Enter your selected PIC and the # key
6. Enter your selected PIC again and the # key

Once in the system, you can go right to the transaction you desire using the list of codes provided, or you can have the computer walk you through it. Make sure to hit the # key after each command. It's that easy!

## Quick Reference Card

(Cut out this wallet-size reference card and carry it with you as a reminder for the Tele-Teller Audio Response service.)

### Tele-Teller Audio Response Codes

- 10 - Balance Inquiry**
- 13 - Check Request**
- 14 - Last Year's Dividend and Interest**
- 17 - Share Transfers**
- 18 - Family Transfers**
- 21 - Loan Inquiry**
- 50 - Last Payroll Information**
- 90 - Last Five Drafts Cleared**
- 91 - Specific Individual Draft Cleared**
- 92 - Last Ten Transactions**
- 99 - End Audio Response Session**

Reminder: Please push the # key after each entry.

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## 24-Hour Account Access Request / Authorization

*My/Our Signature below certifies receipt of the regulation and disclosure with the Credit Union "Audio Response Agreement" which I/We agree to.*

- Please sign me up for:
- Internet Banking
  - Telephone Banking

Print Name \_\_\_\_\_ Account Number \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

*I also wish to make transfers to the accounts listed below:*

Acct. # \_\_\_\_\_ Name on Account \_\_\_\_\_

Acct. # \_\_\_\_\_ Name on Account \_\_\_\_\_

Acct. # \_\_\_\_\_ Name on Account \_\_\_\_\_

Mail complete application to:  
Lakes Community Credit Union  
350 N. Park Blvd. (M-24), P.O. Box 99, Lake Orion, MI 48361



Tele-Teller Audio Response  
Quick Reference Card  
248-814-4001  
www.lakescommunitycu.org

### Tele-Teller Audio Response Record Codes

- |                      |                     |
|----------------------|---------------------|
| 01 - Shares          | 62 - Passbook       |
| 21 - Redi-Money      | 64 - Auto Payment   |
| 22-25 - Closed End   | 66 - IRA            |
| 26 - HELOC           | 67 - Vacation       |
| 27 - Second Mortgage | 68 - Money Market   |
| 28 - First Mortgage  | 70-89 - Certificate |
| 29 - Line of Credit  | 91 - Draft          |
| 61 - Christmas       |                     |



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Main Office

350 N. Park Blvd. (M24), P.O. Box 99  
Lake Orion, MI 48361  
(248) 814-4000

Lobby Hours:

Monday, Tuesday,  
Thursday & Friday .....9:30 a.m. to 5:30 p.m.  
Wednesday & Saturday .....9:00 a.m. to 1:00 p.m.

Drive-up Hours:

Monday, Tuesday,  
Wednesday & Thursday .....9:00 a.m. to 5:30 p.m.  
Friday .....9:00 a.m. to 6:30 p.m.  
Saturday .....9:00 a.m. to 1:00 p.m.

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Branches

310 Euclid St., Mt. Clemens, MI 48043  
(586) 463-5001

Monday, Tuesday,  
Thursday & Friday .....9:30 a.m. to 5:30 p.m.

P.O. Box 420132, 250 N. Perry St.  
Pontiac, MI 48342  
(248) 332-9193 ☎ Fax (248) 332-2202

Monday, Tuesday,  
Thursday & Friday .....9:30 a.m. to 5:30 p.m.  
Wednesday & Saturday .....9:00 a.m. to 1:00 p.m.