



Audio Response System

(UTEL)

1-800-806-7923

You will need your complete account number (usually 7 digits) and a PIN to access your account. The PIN assigned initially is the last four digits of your Social Security number. We urge you to change this PIN to a unique and secure four digit number

When you reach UTEL you will have the following options:

Press 1 – Quick Check (balances – savings and checking)

Press 2 – For Account Information (recent transactions)

Press 3 – To Perform Transaction Activity

Press 4 – Member Services

Share Types

Share Savings	01, 02, 03, 04
Share Draft (Checking)	75
Daily Market	15
Christmas Club	10
Vacation Club	11
IRA	81, 82, 83, 84

Balances provided are available amounts, less any PENDING transactions. You must maintain a minimum balance of \$5.00 in your Share Savings account (01) and a minimum of \$2,000.00 in your Daily Market account (15).

*Note: Transfers to another members account must be prearranged through the credit union office. Please call a Member Service Representative to arrange this option.

About UTEL

Audio Response provides immediate access to your accounts 24 hours a day, 7 days a week. You will be able to complete many transactions including:

- **Balance Inquiries** – obtain balances on your share savings, share draft or certificate accounts and loans.
- **Determine specific checks** that have cleared, debit card transactions that have posted, or verify the recent transactions on your share draft or regular share accounts.
- **Transfer funds** between your savings and share draft accounts. Transfers to another family member must be prearranged by the credit union office.
- **Verify** direct deposits and payroll allotments.

Please keep in mind Virtual Branch, UTELFCU's secure, online Banking and Bill Payment service, is also available 24 hours a day, 7 days a week. It is more convenient, easy to use, and you can view/print copies of your cancelled checks! Sign up to receive e-Statements and we will give you a \$5.00 credit. No more waiting for your statement to arrive via snail mail each month, your statement will be available for review within a day after month-end processing! Another free service available to members of UTELFCU!! Your exclusive hometown financial institution of choice!!