

...continued from other side

For More Choices

Press 9

1 IRA's (*Press 9 for available suffixes*)

- 1 Balance
- 2 Recent Activity
- 3 Information on Another IRA
- 4 Open a New IRA
- 5 Year-to-Date Information

2 CD's (*Press 9 for available suffixes*)

- 1 Balance
- 2 Recent Activity
- 3 Information on Another CD
- 4 Open a New CD
- 5 Year-to-Date Information

3 Transfer Funds

Transfer "From" Account

- 1 Checking/Money Market
- 2 Savings
- 3 Loan (Advance on Line-of-Credit)

Enter the Dollar Amount

Transfer "To" Account

- 1 Primary Account
- 2 Cross Account
- 3 Another Member's Account

4 Change PIN



**ATLANTIC FEDERAL
CREDIT UNION**

"Service Excellence All the Time"

Phone: 1-800-222-1329/ Fax: (908) 245-0680

@nytime Teller - (908) 245-0404

**Main Office: 37 Market Street
Kenilworth, NJ 07033**

Web Site: www.atlfedcu.com

E-mail: info@atlfedcu.com



**@NYTIME
TELLER**



**ATLANTIC FEDERAL
CREDIT UNION**

"Service Excellence All the Time"

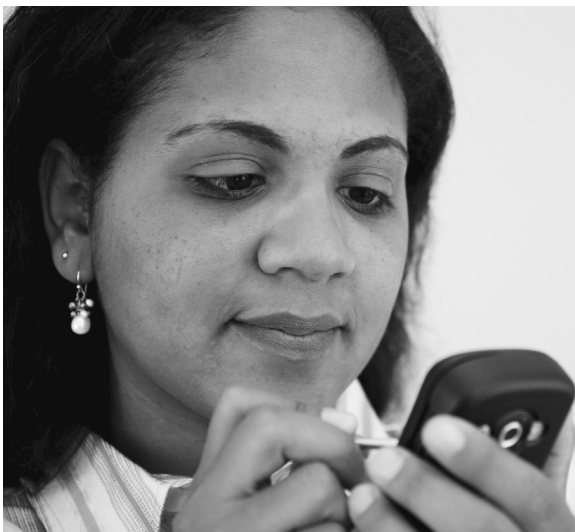
@NYTIME TELLER

@nytime Teller, Atlantic Federal Credit Union's 24-hour automated telephone service, is a safe, convenient way to access your account. With @nytime Teller you can:

- Get real time account balances
- Transfer funds between accounts
- Make loan payments
- Make withdrawals from deposit and line-of-credit accounts that are mailed the same day when calls are made weekdays by 2 pm EST
- Learn which checks have cleared
- Choose English or Spanish
- Speak to a Member Service Representative during business hours by pressing the # key

IMPORTANT PIN INFORMATION

For your first call to @nytime Teller, use the last 4 digits of your Social Security number as your PIN. You will be required to change to a new PIN. (Note: If you previously used Quick Draw and already changed your PIN, you will not have to change it again with @nytime Teller.) You'll also be asked to enter your zip code each time you enter the system.



Atlantic Federal @nytime Teller

Call: 1-800-222-1329. Press 1 for @nytime Teller.

Access Your Account. Press 1
Branch Locations/Hours. Press 2
Applications. Press 3

- Member Number = Account Number
- Press # to speak to a Member Service Representative during business hours.
- Do not press # between entries.
- Press * to return to the main menu.

If you pressed option 1 above...

For Checking / Money Market **Press 1**

(Press 9 for available suffixes)

- 1 Balance
- 2 Recent Activity
- 3 Specific Check Information
- 4 Transfer Funds
- 5 Report Lost or Stolen Cards
- 6 Information on Another Checking Account
- 9 More Choices
 - 1 Make a Withdrawal by Check
 - 2 Reorder Checks
 - 3 Place a Stop Payment
 - 4 Order a New or Replacement Card
 - 5 Open a New Account
 - 6 Year-to-Date Information

For Savings / Clubs **Press 2**

- 1 Balance
- 2 Recent Activity
- 3 Transfer Funds
- 4 Report Lost or Stolen Cards
- 9 More Choices
 - 1 Make a Withdrawal by Check
 - 2 Order a New or Replacement Card
 - 3 Open a New Account
 - 4 Year-to-Date Information

For Loans **Press 3**

(Press 9 for available suffixes)

- 1 Balance
- 2 Recent Payments
- 3 Make a Payment
- 4 Transfer Funds
- 5 Information on Another Loan
- 9 More Choices
 - 1 Line-of-Credit Advance
 - 2 Payoff Information
 - 3 Apply for a New Loan
 - 4 Apply for a New Mortgage
 - 5 Year-to-Date Information

continued on other side...

Detach along blue dotted line. Fold at black arrows. Carry in your wallet.