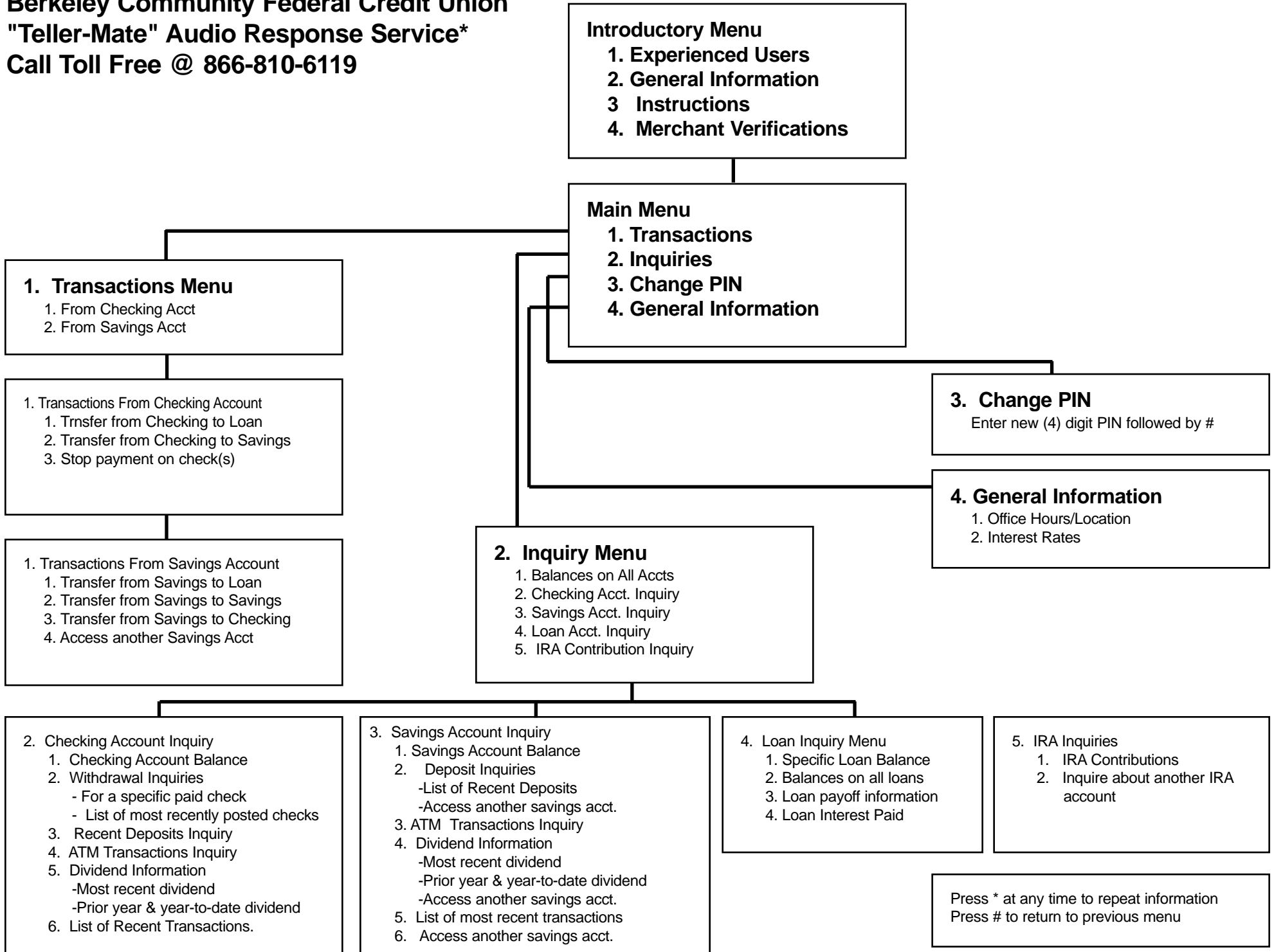


Berkeley Community Federal Credit Union
"Teller-Mate" Audio Response Service*
Call Toll Free @ 866-810-6119



*The audio response system is configured based upon the types of accounts listed for each individual member. The availability of some or all of the access above prompts is dependent upon the types of share or loan suffixes (identification numbers) that are identified by the audio response system.

WELCOME TO TELLER-MATE

"Teller-Mate" is the name given to Berkeley Community Federal Credit Union's audio response system. By utilizing your touch-tone phone, Teller-Mate provides you access to your account 24 hours a day, seven days a week.

With Teller-Mate you can.....

- Check balances on savings and checking accounts and loans
- Transfer funds between accounts
- Make loan payments
- Place stop-payments on checks
- Make inquiries on cleared checks and ATM transactions
- Receive general information such as loan and investment rates, office hours, etc.

Additional Information about Teller-Mate

- Transactions utilizing Teller-Mate are effective immediately, regardless of time or day of the week.
- Teller-Mate automatically assigns the last four digits of each members' social security number as the defaulted Personal Identification Number (PIN). Members can change their PINs by simply going to the Change PIN menu when prompted.
- By pressing * information can be repeated, by pressing # you can go back to a previous menu or cancel a transaction. All monetary amounts entered must be confirmed by entering the number (1). Dollars and cents must be entered without using a decimal point.
- Currently, funds can not be transferred to or from a Share Savings Certificate or an Individual Retirement Account. Only inquiries can be made to either of these accounts.

Type of Account	Suffixes(Ids)	Teller-Mate Features
Savings (Regular Share Account)	00-09	Inquiries & Transfers
IRA Accounts	35-36	Inquiries Only
Share Certificates	70-89	Inquiries Only
Checking	10-15	Inquiries & Transfers
Loans	20-29	Inquiries & Transfers-To