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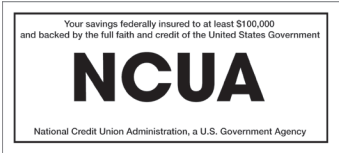
Telephone Teller System

24 Hour Telephone Account Access

(607) 771-6845



120 Main St.
PO Box 1881
Binghamton, NY 13902-1881
Phone: (607) 724-5876
Fax: (607) 786-0613
Telephone Teller: (607) 771-6845
Web: www.horizonsfcu.com



Horizons Federal Credit Union
PO Box 1881
Binghamton, NY 13902-1881



Request Form



TELEPHONE TELLER

With Telephone Teller, you can access your Horizons account any time of the day or night!

HOW TO GET STARTED

Just complete the form on the right, detach at the dotted line, and bring or mail the request to any Horizons location. Keep the panel to the right for your records.

SELECTING YOUR PIN

To make transactions with the Telephone Teller System, you will enter your member number and a four digit **Personal Identification Number (PIN)** at the start of each call.

Your PIN protects your accounts from unauthorized access. **Because you choose your PIN, it is both confidential and easy to remember.**

To create your secret PIN, list any four numbers in the boxes on the request form, and on the panel to the far right (to keep for your records).



(607) 771-6845

Telephone Teller Request Form

Yes! I want phone access to my account.

Just fill out this request form, detach at the dotted line, and mail or bring into either Horizons location:

Main Location: 120 Main St., Binghamton
Branch: 141 Washington St., Endicott

Your account will be ready for use in approximately two (2) business days after we receive this request.

For assistance call (607) 724-5876

Last Name _____ First Name _____ Initial _____
 Address _____
 City _____ State _____ Zip _____
 () () () _____
 Home Phone _____ Work Phone _____
 () () _____
 Cell Phone _____ E-mail _____
 Account Number _____ PIN _____
 X _____
 Signature _____

• Detach a long dotted line, tape closed and mail or return in person

Make transactions anytime, from any Touch-Tone Phone!

Simplify your life with faster, easier money management from Horizons. Just call the **Telephone Teller System** from any Touch-Tone phone—anytime, anywhere. At your convenience, you will be able to:

- Check your account balances
- Transfer money between accounts
- Withdraw funds
- And more...

You'll also enjoy these time saving, money management advantages:

- There is **no charge**
- **Fewer trips** to Horizons
- **Multiple transactions** with just one call
- Fingertip access to your accounts **24 hours a day, 365 days a year**
- **Informative brochure** explaining how to use Telephone Teller
- An **itemized list of Telephone Teller transactions** on your statement
- **Complete security** (Funds cannot be transferred to another person's account or sent to another person's address)

Fill in your own PIN in the boxes above and keep this page in a safe place. Remember, you cannot make telephone transactions without it!

(607) 771-6845

Telephone Teller Number

HOW TO USE TELEPHONE TELLER



(607) 771-6845

telephone teller

- **This system uses prompts to navigate.** Please listen carefully to the prompt and press the appropriate item when prompted.
- **To return to the previous menu** at any time, press the # (pound) key.
- **When entering dollar amounts**, use the * (star) key for the decimal point (25*75 = \$25.75), and use zeros to show no cents (25*00 = \$25.00).
- **Hang up when you are finished** making transactions.

HOW YOUR ACCOUNT IS PROTECTED

Your 4-digit PIN must be entered at the beginning of each call. Even if someone knows your PIN, the system cannot transfer funds to another account, make checks payable to another person or mail checks to another address.

IMPORTANT INFORMATION

- **If you forgot your PIN**, contact Horizons at (607) 724-5876 and select a new code.
- **Withdrawal checks** will be mailed on the same business day if done before 3:00 p.m.. Any withdrawal request on a weekend or holiday will be mailed on the next business day.

Disclosure of Terms and Conditions

Telephone Teller System

The purpose of this disclosure statement is to inform you of certain rights, which you have under the Electronic Funds Transfer Act, Regulation E.

Protect your Personal Identification Number (PIN). Although funds cannot be paid to another person with this service, either by transfer or check, information about balances and activity can be obtained. If you believe that another individual may know your authorization code, please notify the credit union and request a new PIN. Telephone (607) 724-5876, or write to:

Horizons Federal Credit Union
120 Main Street
Binghamton, NY 13905

Transfers made with this system can only be made between sub-accounts of the same member account number. Withdrawal checks will be made payable to the first named account owner and will be mailed to the address on record for the account.

Any month in which you make transfers or withdrawals with this service, you will receive a monthly statement detailing those transactions.

In case of errors or questions about your transactions, telephone (607) 724-5876, or write us at the above address. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared. You must provide us with the following:

- a) Your name and account number.
- b) A description of the error, and an explanation of why you believe it is an error or why you need more information.
- c) The dollar amount of the suspected error.

If you advise us verbally, we still require that your complaint or question be put in writing within ten (10) business days. We will tell you the result of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If you do not receive your complaint or question in writing within ten (10) business days, we may not re-credit your account. If we decide that there is no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we use in our investigation. If we credit your account with funds while investigating an error, you must repay those funds to us if we conclude no error has occurred.


HORIZONS
FEDERAL CREDIT UNION
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