

Access is Easy!

- **Call** VoiceTel-24:
(323) 245-0022 (*local in 213*), or (818) 956-0022,
or (800) 635-3886 (*outside local areas*)
- **Press** either:
 - ① for English **Voice** Commands
 - ② for English **Touch-Tone** Commands
 - ③ for **Spanish Touch-Tone** Commands. *Oprima el numero tres para "Touch-Tone" en Español.*
- **Enter or speak** your LAFCU 6-digit account number, then "#" for Touch-Tone
- **Enter or speak** your VoiceTel-24 PIN, then "#" for Touch-Tone (*4 to 8 digits only, and same as your QuikTel-24 PIN*)

Account ID #'s

The ID numbers for each of your checking, savings or loan accounts will be read to you while using VoiceTel-24.

The numbers are also located on your paper statement or e-Statement.



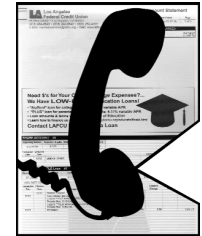
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KP-35K 2/06

VoiceTel-24

24/7 Voice & Touch-Tone
Telephone Access
to Your Accounts



VoiceTel-24 "VOICE" Commands Help

- **Access:** Slowly and clearly say what you want, such as "Checking" or "Savings"
- **Avoid:** Speakerphones and noisy environments
- **When asked questions,** speak answers simply, such as "Yes" or "No", unless using a "short cut"
- **It's ok to interrupt a question** spoken by the VoiceTel-24 system if you know what to say
- **Touch-Tone entries that function** during Voice commands:
 - Account Number and VoiceTel-24 PIN
 - Account ID and Loan Type Numbers
 - Dates
 - Dollar Amounts

COMMANDS to SAY:

- Cancel, Continue, I'm Finished, Next, Previous, Repeat, or Wait [*when a list is being said to you*]
- Goodbye, or Exit [*to leave VoiceTel-24*]
- Help [*for help*]

- List Everything [*lists all Main "Short Cuts"*]
- List Options [*for choices*]
- Main Menu [*to return to the main list of options*]
- Operator [*to speak with a live LAFCU representative 24/7*]
- Skip [*to stop hearing hints*]

MAIN "SHORT CUTS" to SAY:

- All Account Balances
- Balance Information [*for a specific account*]
- Change Member Number [*switch to another authorized 6-digit account with its own PIN*]
- Change Settings [*PIN or Language*]
- Check Clearance [*by number*]
- Check Withdrawal [*same as withdrawal by check*]
- Checking Balance
- Loan Balance
- Loan Details [*payoff, interest paid*]

- Make a Loan Payment
- Recent Account Activity [*all accounts*]
- Recent ACH Transactions [*for electronic transactions like payroll or retirement direct-deposit checks, signature-based Point-of-Sale, & other payments*]
- Recent ATM Transactions [*ATM and PIN-based Point of Sale transactions*]
- Recent Deposits
- Recent Loan Payments [*inquiry*]
- Savings Balance [*Share Savings only*]
- Savings to Checking Transfer
- Share to Share Transfer [*Svgs/Chkg to any authorized Svgs/Chkg accounts. Contact LAFCU to set up these "Cross-Account" transfers*]
- Stop Payment on a Check [*single, or range of checks up to 50 at a time*]
- Transfer Funds [*between Svgs &/or Chkg Accts*]
- Year to Date Activity

VoiceTel-24 “TOUCH-TONE” Access Codes

TOUCH-TONE TIPS

ACCESS: Enter the code for the feature you want (Example: for Check Number Inquiry, press: 5 then 2)

DOLLAR amounts: Enter with no decimal (Examples: enter \$35.28 as “3528” and \$28.00 as “2800”)

DATES: Enter with six digits (Example: July 4, 2005 is entered “070405”)

“CHECKING”: This is any authorized Share Draft account, including Regular Checking, Home Equity Line of Credit, Money Market, and Personaline Line of Credit

= Go to previous menu

* = To EXIT VoiceTel-24

0 = To speak 24/7 to a LAFCU representative

+ = For “ACH” electronic transactions, like payroll or retirement direct-deposit checks, signature-based Point-of-Sale, and other payments

++ = For ATM and both signature and PIN-based POS transactions

+++ = Contact LAFCU to set up authorized “Cross Account” transfers

§ = Not available with “Voice” commands

1 BALANCE INQUIRIES

- 1 All Open Loans
- 2 All Open Share Accounts (Savings, Holiday, Certificates, IRAs, Checking, and Money Market)

2 HISTORY INQUIRIES

- 1 All Open Loans
- 2 All Open Share Accounts (Savings, Holiday, Certificates, IRAs, Checking, and Money Market)
- 3 All Deposits
- 4 Last Deposit
- 5 Recent Transaction Activity:
 - 1 ACH & Signature POS +
 - 2 ATM & all POS ++
 - 3 Checks Recently Cleared
 - 4 Loan Payment

3 WITHDRAWALS BY CHECK

- 1 From Checking, Money Market, HELOC, and Personaline LOC
- 2 From Savings

1 TRANSFERS

- 1 Checking to Loan
- 2 Checking to Savings
- 3 Loan to Checking
- 4 Loan to Savings
- 5 Savings to Checking
- 6 Savings to Loan
- 7 Savings/Checking to Savings/Checking+++

5 CHECKING INFO

- 1 Checking Account Balance
- 2 Check Number Inquiry
- 3 Checks Recently Cleared
- 4 Stop Payment of a Single Check, or Inquiry (To stop a **range** of sequential checks, call back VoiceTel-24 & use the “Voice Commands” access option)

6 LOAN INFO

- 1 All Open Loans
- 2 Loan Balances
- 3 Loan Payment History
- 4 Loan Payment Inquiry
- 5 Loan Payoff Amount
- 6 Calculator for Sample Loan Payments §
 - Enter loan amount with cents (Example:

enter \$100,000 as 10000000)

- Enter 4-digit interest rate (Example: enter 8.25% as 0825 & 10% as 1000)
- Enter number of months to finance the loan
- Hear the payment

7 ADDITIONAL OPTIONS

- 0 Speak 24/7 to a LAFCU representative
- 1 Switch to a different 6-digit LAFCU Account Number (must have PIN)
- 2 Change Preferences
 - 1 Change VoiceTel-24 PIN (Between 4 to 8 digits only)
 - 2 Change Number of History Transactions in a Group §
 - 3 Change VoiceTel-24 Language to Spanish (Effective for this call and future calls, until changed back to English while in Spanish mode)

3 Year to Date Info

- 1 Dividend Info
- 2 Interest Info

4 Listen to Important LAFCU Messages §

- 1 Branch Closed Days
- 2 Branch Hours and Contacts
- 3 Cards: Lost, Stolen and Other Info
- 4 Online e-Services
- 5 Rates for Certificates
- 6 Rates for Checking and Savings
- 7 Rates for Loans
- 8 Real Estate Info
- 9 Current LAFCU Promotion Info