



### Points to Remember

- Have your Account Number Available to complete transactions
- Access will require you to enter the 3-digit credit union identifier (012) followed by the # (pound) key
- Press the \* (star) key to replay the previous message
- Press the # (pound) key only when prompted or to return to a previous menu
- You may obtain account information, transfer funds and request a check
- Use the \* (star) key as the decimal point when entering a dollar amount. Example: \$115.61 would be 115\*61



*There is a difference!*

61 Grove Street • Waterville, Maine 04901-5826



This credit union is federally insured by the National Credit Union Administration

## Teller-Phone Member Agreement

We are the New Dimensions Federal Credit Union at 61 Grove Street, Waterville, Maine 04901, and our information phone number is (207) 872-2771.

You (**each of you who sign this agreement**) hereby agree to the rules and regulations affecting the issuance of the personal identification number (PIN) and **TELLER-PHONE** service provided by us for your convenience.

**Personal Identification Number (PIN)** - The PIN will be your "remote banking signature", and you are responsible for maintaining its confidentiality. The PIN should be memorized and not written in order to prevent unauthorized use and so you may report its loss or theft accurately.

**Authorized Use** - Only you are qualified to withdraw funds from your account(s) with the use of your PIN.

**Consumer Liability for Unauthorized TELLER-PHONE Transactions** - Tell us at ONCE if you believe your PIN has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. If you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone uses your PIN without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your PIN, and we can prove that we could have stopped someone from using your PIN without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00).

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time.

We are liable only for losses in excess of the limits stated.

**Notification Procedure** - If you believe that your PIN has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission, call us at the number shown at the beginning of this Agreement, or write us at the address given at the beginning of this Agreement.

**Types of Transactions Available** - You may use the **TELLER-PHONE** service to make withdrawals from your share, vacation, and all-purpose accounts, and to transfer between your share and share draft accounts, to make a payment on a loan or credit card with us, and to inquire about your account balance, last share withdrawal, interest, dividends, last draft deposit, last share deposit, last transaction, loan inquiry, credit card inquiry, draft number inquiry and certificate inquiry. You may also request a loan payoff status. If a withdrawal is requested, a check in the amount of the withdrawal will be mailed to the same address that we mail your statements. Utilizing Teller-Phone, you may use your PIN to transfer funds from your share, share draft, or club account to any account on which you are an owner or joint owner.

**Delays in Posting Transactions** - Due to the nature of the **TELLER-PHONE** system, there will be delays between the time of any activity on your account(s) and the time it is reflected in our records of your account(s).

**Account Charges** - Fees waived for members.

**Conditions Under Which We Will Disclose Information to a Third Party** - You agree that we may, and you hereby authorize us to, disclose information to third parties about your account(s) or the transfers you make (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders as permitted by law; or (4) if you give us your written permission.

**Documentation of Transfer** - On a monthly basis you will receive a statement of your account activity. You will receive a confirmation number of a **TELLER-PHONE** transaction.

**Error Resolution** - Telephone or write us at the number and address shown at the beginning of this Agreement, AS SOON AS YOU CAN, if you think your statement is wrong, or if you need more information about a transfer listed on the statement. We must hear from you no later than sixty (60) days after we send you the FIRST statement on which the problem or error appeared. Provide the following information:

- (1) Your name and account number.
- (2) A description of the error or the transfer you are unsure about, and a clear explanation of why you believe it is an error, or why you need more information.
- (3) The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days.

We will tell you the results 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. For international transactions, we may take up to ninety (90) days to investigate your complaint or question.

If we decide to do this, we will recredit your account within ten (10) business days for the amount you think is in error, so you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not recredit your account.

If we decide that there was 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 used in our investigation.

**Cancellation** - Your PIN remains our property. We may cancel your TELLER-PHONE privileges at any time without notice or cause. Any cancellation or termination shall not affect any of your existing liability to us.

**Liability** - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

If, through no fault of ours, you do not have enough money in your account to make the transfer.

If the **TELLER-PHONE system** was not working properly, and you knew about the breakdown when you started the transfer.

If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.

We expressly disclaim all warranties that the components of the **TELLER-PHONE** system shall function properly or be available for use.

**Agreement Modification** - This Agreement may be amended by us without prior notice to you when such a change is immediately necessary to maintain or restore the security of the system or a member's account; however, we will notify you in writing twenty-one (21) days prior to the effective date of any change in any term or condition of the Agreement or your account, if such change would result in greater cost liability for you or decreased access to your account.

**Joint Accounts** - The request for **TELLER-PHONE** shall be signed by all parties to a joint share draft account, and by signing, you each agree to be jointly and severally bound thereunder.

REV. 4/09

# TELLER-PHONE<sup>sm</sup>

Apply Now For The Service That



Allows You To Access Your Account



By The Touch Of Your Phone



Convenience To Fit Your Lifestyle



*There is a difference!*

61 Grove Street • Waterville, Maine 04901-5826  
207-872-2771 • Fax: 207-877-0555  
E-mail: [www.newdimensionsfcu.com](http://www.newdimensionsfcu.com)

## Touch-Tone Convenience

You can enjoy the convenience of using a telephone to access your credit union accounts from home, work, and even if you are out of town.

With this audio response system called **Teller-Phone**, you can make account inquiries, and transfer funds from one account to another.

Members can access Teller-Phone at no charge.

## 24-Hour Nationwide Convenience

**Teller-Phone** is your credit union's 24-hour direct inquiry account line. You get toll-free access to all your credit union accounts, using only a touch-tone phone and your confidential access code. Use **Teller-Phone** to make withdrawals, transfer funds, or find out your account balances. Your credit union is always as close as your telephone. **Teller-Phone** gives you up-to-the-minute information about your accounts; it's like having your own personal teller.

## Teller-Phone is Simple to Use

A computerized voice will lead you through your transactions using **Teller-Phone**. Each time you complete a step, the voice will prompt you to enter the next code. The procedure for using **Teller-Phone** is shown here, however the **Teller-Phone** system will lead you through each step.

## Request Teller-Phone Convenience Today

To enjoy the convenience of **Teller-Phone**, call or come in to select a personal identification number (PIN). When you use your number along with these operating instructions, your account will be at your fingertips 24 hours a day, 7 days a week.

To use **Teller-Phone** you must use a special access code which consists of a three-digit credit union identifier 012, your share account number, and your four-digit PIN.

## Points to Remember

- You must use a touch-tone phone.
- Your access code consists of the credit union three-digit identification number 012.
- You may perform any of the following actions during the call:

To do this...	Press...	When...
End the call	Hang up	At any time
Replay the current message	* (star sign)	At any time
Return to the previous menu	# (pound) key	At any menu, or at any prompt for caller input

- Use the \*(Star) key as the decimal point when entering a dollar amount. Example: \$115.61 would be 115\*61



## Telephone Numbers

Dial one of the following Numbers:

- Augusta (207) 621-6051
- Bangor (207) 945-5350
- Bath (207) 386-0211
- Brunswick (207) 725-2729
- Edgecomb (207) 882-6540
- Lewiston (207) 753-1527
- Portland (207) 871-8906
- Saco (207) 286-8375
- Sanford (207) 459-7805
- Waterville (207) 872-4903
- or Toll Free 1-866-308-2042

## Here's How to Use Teller-Phone

- Dial one of the above telephone numbers.

Please enter your three-digit credit union identifier followed by the pound sign (#). Enter 012#.

- New Dimensions Federal Credit Union welcomes you to **Teller-Phone**.

*To select an account ..... Press 1*  
*To transfer money ..... Press 2*  
*For all account balances ..... Press 3*  
*More choices ..... Press 4*

- Press option desired.
- When prompted, please enter your Member ID (Savings Account Number) followed by the # (pound) key.
- When prompted please enter your Personal Identification Number (PIN) followed by the # (pound) key.
- After the account information has been provided you may do one of the following:

*For account summary ..... Press 1*  
*For more details ..... Press 2*  
*To transfer money ..... Press 3*  
*To work with another account ..... Press 4*  
*For more choices ..... Press 5*

## Performing Transfers

When a caller wishes to make a transfer between accounts, he or she needs to designate the source account (sometimes called the "from" account) and the destination account (sometimes called the "to" account). The following table summarizes the allowable account types for both the source and the destination accounts.

		TRANSFER TO						
TRANSFER FROM		Share	Draft	Club/MMA	Consumer Loan	Open End Loan*	Mortgage Loan	IRA
	Share	Yes	Yes	Yes	Yes	Yes	Yes	No
	Draft	Yes	Yes	Yes	Yes	Yes	Yes	No
	Open End Loan*	Yes	Yes	Yes	Yes	Yes	Yes	No
MMA	Yes	Yes	Yes	Yes	Yes	Yes	No	

\* Including home-equity loans

## Features and Benefits

Several features are available with **Teller-Phone**, your direct inquiry account line. Benefits of these features to your membership include:

- Share Account And Club Account Inquiries
  - History of deposits
  - History of withdrawals
  - Histories of current year-to-date dividends, and previous year-to-date dividends
- Share Draft Account Inquiries
  - Transaction history
  - Cleared checks
  - Inquire on a specific cleared check or a range of checks
  - Current year-to-date dividends, and previous year-to-date dividends
- Certificate Account Inquiries
  - Current balance
  - Current and previous year-to-date interest
  - Next maturity date
- Loan Account Inquiries
  - Current balance
  - Line of credit and available line of credit
  - Next payment amount and date
  - Payoff date and balance
  - Last payment amount and date

Yes, I would like to participate in Teller-Phone.

Name \_\_\_\_\_ Social Security # \_\_\_\_\_  
 \_\_\_\_\_ Last \_\_\_\_\_  
 \_\_\_\_\_ Middle \_\_\_\_\_  
 \_\_\_\_\_ First \_\_\_\_\_

Address \_\_\_\_\_ Tel. No. (Work) \_\_\_\_\_  
 \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 \_\_\_\_\_ Street \_\_\_\_\_ (Home) \_\_\_\_\_

Credit Union Identifier **012** \_\_\_\_\_  
 Your Share Account Number \_\_\_\_\_

I/We have read and will conform to the conditions in the Teller-Phone member agreement provided separately to me/us by the credit union.

Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Signature \_\_\_\_\_ Date \_\_\_\_\_

Please select a Personal Identification Number (PIN).

Please remember to keep this number confidential.

## How to Use Teller-Phone

- Dial one of the following numbers.  
 · Lewiston (207) 753-1527  
 · Augusta (207) 621-6051  
 · Bangor (207) 945-5350  
 · Portland (207) 871-8906  
 · Bath (207) 386-0211  
 · Saco (207) 286-8375  
 · Brunswick (207) 725-2729  
 · Sanford (207) 459-7805  
 · Edgecomb (207) 882-6540  
 · Waterville (207) 872-4903  
 or Toll Free 1-866-308-2042
- Enter your 3-digit credit union identifier number 012 followed by the # (pound) key
- Press option desired.  
 To select an account ..... Press 1  
 To transfer money ..... Press 2  
 For all account balances ..... Press 3  
 More choices ..... Press 4
- When prompted, please enter your Member ID (Savings Account Number) followed by the # (pound) key.
- When prompted please enter your Personal Identification Number (PIN) followed by the # (pound) key.
- After the account information has been provided you may do one of the following.  
 For account summary ..... Press 1  
 For more details ..... Press 2  
 To transfer money ..... Press 3  
 To work with another account ..... Press 4  
 For more choices ..... Press 5