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-  ATM Cards
-  Bill Pay Services
-  Business Account Services
-  Certificate of Deposit
-  Christmas Club
-  Courtesy Pay
-  CU@Home Online Banking
-  Debit Cards
-  Direct Deposit
-  Free Financial Counseling
-  Financial Seminars
-  Insurance, Credit Life, Auto and Home IRAs
-  Lending Services
-  Money Markets
-  Money Orders
-  Mortgage Services
-  Night Depository
-  Notary Services
-  Overdraft Protection
-  Payroll Deduction
-  Shared Branching (With participating credit unions)
-  Share Draft Checking Accounts
-  Share Savings Accounts
-  Traveler's Checks
-  VISA Cards (Score Card)
-  VISA Gift Cards
-  Wire Transfers

CU*Talk 800-860-5704

1. Enter your credit union's access code: 135, then press the # key.
2. Enter your base account number followed by the # key.
3. Enter your CU*Talk Personal Identification Number (PIN) followed by the # key.

DO NOT WRITE YOUR PIN ON THIS CARD.

Our Convenient Branch Sites . . .

Administration

2665 S. Reserve Rd.
P.O. Box 817
Houghton Lake, MI 48629
910-5135

Grayling

505 Clyde Street
P. O. Box 481
Grayling, MI 49738
348-7488

Houghton Lake

2671 S. Reserve Road
P.O. Box 220
Houghton Lake, MI 48629
366-9646

Roscommon

129 Lake Street
P.O. Box 727
Roscommon, MI 48653
275-5169

Standish

212 S. Court Street
P.O. Box 156
Standish, MI 48658
846-9553



**North Central Area
Credit Union**



24 Hour Telephone Service



**North Central Area
Credit Union**

~ Since 1956 ~

"Where your money matters!"

CU*Talk . . . Convenience at Your Finger Tips!

CU*Talk is our computer voice response system, which makes taking care of your credit union business faster, easier and safer. Because you can now get around-the-clock access to your accounts, this service is perfect for today's busy lifestyles.

All you need to make contact with CU*Talk is a touch-tone phone, credit union access code, account number, and your Personal Identification Number (PIN). Now you are all set to take care of business!

CU*Talk Can Perform Services Like These:



Review account balances.



Verify the date and amount of your transactions, including deposits, withdrawals, transfers and payments.



Verify whether certain checks have cleared.



Transfer funds within accounts, including loan payments.



Calculate loan payments for different amounts, rates and terms.



Change your Personal Identification Number (PIN).



Obtain annual dividend and interest information.

CU*Talk Guides You Through Each Step!

Step-by-step instructions make it easy to use
CU*Talk

- Using your touch-tone phone, call:
800-860-5704
- The computer voice will answer and ask for your credit union's access code. You respond by entering 135, then press the # key.
- The computer will then ask you to enter your member number. (For example, if your account number is 1234-5-0, your member number would be 123450.) Just enter your member number, then press the # key.
- You will be prompted to punch in your PIN. (This is your Personal Identification Number which is the last four digits of Social Security Number). Enter your PIN and press the # key. You will be prompted to change you PIN for security purposes.
Be Careful - If you enter the PIN incorrectly three times, your PIN will be disabled. You must contact the credit union directly for reactivation.
- From this point on, the CU*Talk procedure will vary depending on the transactions you wish to complete. CU*Talk will guide you through each step.
Hint: This first set of options includes a brief tutorial (press "0"), with tips and hints for using the system. At any time during the tutorial, you can press * to return to the main menu.
- When you have finished your last transaction, simply hang up the phone.

Main Menu Options

- Account inquiries, including balances and list of recent transactions.
- Perform money transaction, including transfers.
- Hear current CU rates or calculate estimated loan payments.
- Change your PIN.
- Change to a different member number.
- Other CU services, including locations and hours.
- Repeat this menu.
- End the call.
- Hear the tutorial (press * when done with the tutorial to hear the menu again).

If you have questions about CU*Talk, do not hesitate to call 800-732-6005 or your local branch during office hours. We will be glad to assist you.

*Clip and save the wallet card below
for your convenience.*

NCACU Suffixes

Share Saving.....	000
Share Draft/Checking.....	003
Christmas Clubs.....	009
Special Shares.....	101-106
Money Market.....	108
<i>Certificate and loan suffixes are printed on your statement.</i>	

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