

# PAL

CFCU's Phone Access Line lets you handle many of your Credit Union transactions over the phone...day or night...on holidays...over the weekend...seven days a week.

Be your own teller with PAL:

- Check the balance of your Share (Savings), Share Draft (Checking), or loan account.
- Obtain a history of your Share, Share Draft, or loan account.
- Request a Share withdrawal check be mailed to you.
- Transfer funds to make a loan payment.
- Transfer money between Share and Share Draft accounts.
- Activate your pre-approved Share Draft Loan Protection and have an advance credited to your Share Draft account.

## No fees

PAL is free of charge to CFCU members. There are no per transaction or access fees.

## Easy to use

With PAL, you directly access the Credit Union computer. All you need is a touch-tone phone, your Credit Union account number, and the access code assigned to your account. This number is confidential and only for the use of those individuals listed on that account. If you don't have a code, have lost it or can't remember your number, please call **607-257-8500** to request a new one.

Questions about PAL?  
Please call us!



1030 Craft Road  
Ithaca, NY 14850  
607-257-8500  
[www.mycfcu.com](http://www.mycfcu.com)

*With branches in Ithaca at East Hill, Meadow St. (Rt. 13), Triphammer, The Cornell Store (Cornell Campus), West Tower (Ithaca College Campus), and in Cortland at Tops Plaza*



Equal Opportunity  
Lender

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# PAL

## Phone Access Line User Guide

CFCU Community Credit Union



# Available 24 hours a day, 7 days a week!

## Phone Access:

**607-257-8113**

## Outside the Ithaca area:

**1-800-782-9413**

PAL is menu driven. This flow chart will show you how to navigate through the system and detail the different functions you can perform. Once you become familiar with it, you'll find PAL to be a fast and easy way to handle a wide range of transactions.

## Helpful Hints

- Menu choices could change depending on which subs are in use.
- Retain your 12-digit confirmation number from any transactions processed for verification.
- Press \* to return to the previous menu.
- Attempting to skip forward in the menu may cause difficulties.
- Press 9 to hang up.

## Safeguards & Limitations

- You are allowed only 10 minutes per call.
- According to federal regulation, transfers from your Share account to your Share Draft account by telephone request, including PAL and overdraft protection transfers, are limited to a maximum of 6 transfers per month.
- Transactions will not be processed if a loan is past due (10 days or more).

## Check Account Information Easily

For example, a popular use of PAL is to see if a specific check has cleared. Just select (2) Account Inquiries and (2) again, Account History. Select your checking account (checking sub 1, sub 2, etc.), and enter the check number. It's that easy!

