

YOUR SUB ACCOUNT NUMBERS

(referred to as suffixes on audio teller)

Account # _____

SAVINGS

SUB 1 _____

SUB 2 _____

SUB 3 _____

SUB 4 _____

CHECKING

SUB 1 _____

IRA

SUB 1 _____

SUB 2 _____

CERTIFICATES

SUB 1 _____

SUB 2 _____

SUB 3 _____

SUB 4 _____

LOANS

SUB 1 _____

SUB 2 _____

SUB 3 _____

SUB 4 _____

SUB 5 _____

SUB 6 _____

SUB 7 _____

SUB 8 _____

SUB 9 _____

SUB 10 _____

SUB 11 _____

SUB 12 _____

SUB 13 _____

SUB 14 _____

ABOUT THE AUDIO TELLER

The Audio Teller is an audio response feature accessible to all members of DTCU. This free service allows you to check your balances and recent transactions, transfer funds, make loan payments, hear about credit union products, calculate a loan payment and much more.

To reach the Audio Teller, dial 218-722-9242 or toll free if you are out of our local calling area, 800-378-3828, and then press option 1.

If it is your first time calling in to the audio teller you will use your credit union account number as it shows on your monthly statement. You will use the last four digits of your social security number for your PIN number. Once you are in you may go to option 8 - More Choices then Option 3 - Change PIN and create a 4 digit PIN of your choice to use for all future calls to the audio teller.

Should you happen to forget you PIN, please call any of our DTCU offices and we will reset your PIN for you.

From this point, the system will guide you through your options, but you will need to know your account suffixes (SUB numbers).

KNOW YOUR SUB ACCOUNT NUMBERS

The Audio Teller Refers to SUB account numbers as suffixes. Members' savings, checking, investments and loan types are recognized by a SUB number. Members must know these SUB numbers (suffixes) for all transactions on the audio teller.

HOW TO LOCATE YOUR SUB NUMBERS

- 1) Refer to your monthly or quarterly statement.
- 2) Ask a DTCU staff member.
- 3) Listen to list on the audio teller.

DTCU 24-HOUR AUDIO TELLER SERVICE

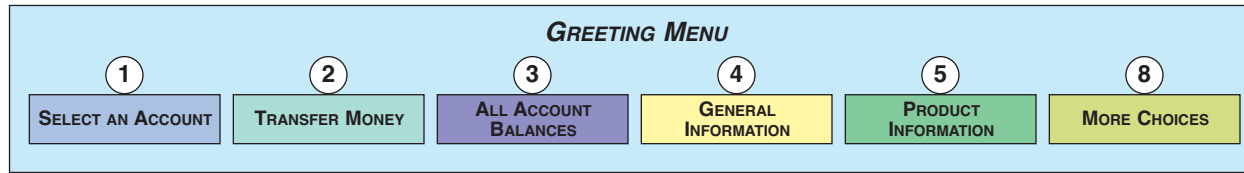
Access to your account
is just a phone call
away...

Any time
of the day
or night.



24-HOUR TELLER

USING THE GREETING MENU



You'll only hear a list of options based on the type of accounts you have, allowing you to finish transactions faster.

When you call you'll hear five greeting menu options:

- 1 - SELECT AN ACCOUNT**
For account transactions and inquiries (balances, interest, etc.), you'll always be asked to enter your account number and PIN.
- 2 - MONEY TRANSFER**
For account transactions involving transfers.
- 3 - ALL ACCOUNT BALANCES**
For obtaining a quick balance of all your accounts.
- 4 - GENERAL INFORMATION**
For information about branch hours, general ATM information or to report a lost or stolen card.
- 5 - PRODUCT INFORMATION**
For information about our products.
- 8 - MORE CHOICES**
To report a lost or stolen card or to change your telephone banking PIN.

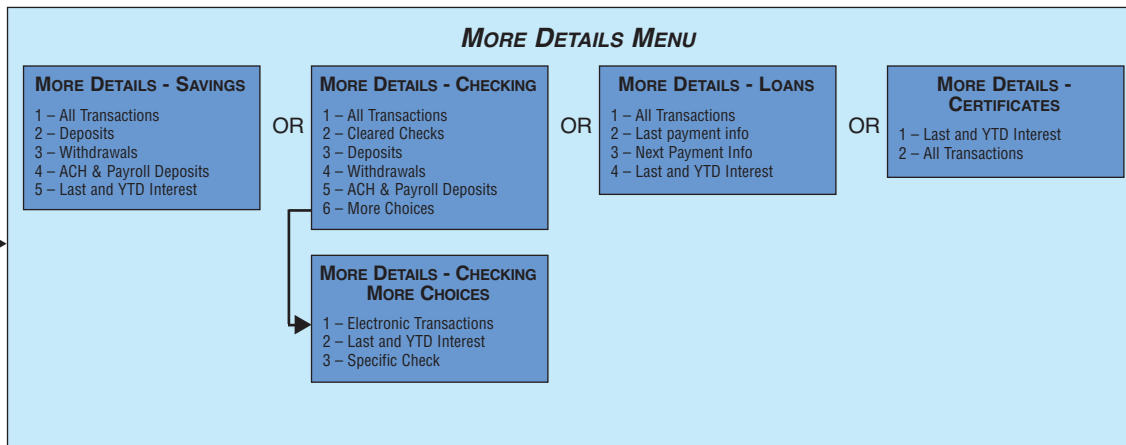
- ACCOUNT MENU**
- 1 - Account Summary
 - 2 - More Details
 - 3 - Transfer Money between Accounts or Make Payments
 - 4 - Select Another Account
 - 5 - More Choices

- TRANSFER MONEY MENU**
- 1 - Transfer from Account
 - 2 - Make a Loan Payment
 - 3 - Transfer Money into Account from Another Account
 - 4 - Advance from a Loan
 - 6 - Transfer to Another Member

- GENERAL INFORMATION MENU**
- 1 - Branch Information
 - 2 - ATM Locations
 - 4 - Lost / Stolen Cards

- PRODUCT INFORMATION MENU**
- 1 - Product Information
 - 2 - Calculate a Loan Payment

- MORE CHOICES MENU**
- 1 - Report Lost Card
 - 3 - Change PIN



QUICK TIPS

Press * to repeat the list of options you just heard.

When entering dollar amounts, use * to represent the decimal point.

To access account information, always have your account number(s) and PIN handy.

Press the desired key at any time during the voice message. You can interrupt the system at any time to move ahead at your own pace.



DULUTH TEACHERS CREDIT UNION
Main Office Downtown
 11 West 2nd Street • Duluth, MN 55802
 218-722-9242 • 1-800-378-DTCU (3828)
 Mon. - Thurs. 9-5 • Fri. 9-5:30

Kenwood Branch Office
 1358 West Arrowhead Road
 Duluth, MN 55811
 218-724-8218
 Mon. - Thurs. 9-5 • Fri. 9-5:30 • Sat. 9-1

Miller Hill Branch Office
 4433 Trinity Road
 Duluth, MN 55811
 218-279-DTCU (3828)
 Mon. - Fri. 9-6 • Sat. 9-1