

JUST A PHONE CALL AWAY...

Your Credit Union understands how valuable your time is, and how you would rather spend it on the more important things in your life.

That's why we are dedicated to offering services that give you quick and easy access to your Credit Union accounts.

CU BY PHONE — our bank by phone service — puts you in touch with your Credit Union accounts 24 hours a day, seven days a week.

With **CU BY PHONE** you can:

- Access checking, savings and loan information
- Transfer money between accounts
- Make loan or VISA payments
- Verify if a check has cleared
- Withdraw money by check
- Verify receipt of deposits or payments
- Request an advance from your ReadyLine, VISA or Home Equity Line of Credit
- Verify year-to-date information
- Verify ATM transactions, and much more!

CU BY PHONE IS EASY!

- Call **(800) 841-4123** or dial direct **(818) 565-2080** or to access our TDD Line for the Hearing Impaired call **(800) 577-5115**
- Enter your Member Account Number followed by the # sign
- Enter your **CU BY PHONE** PIN followed by the # sign
- Choose from the 6 Main Selections:

- 1 - CHECKING & MONEY MARKET INFORMATION
- 2 - SAVINGS INFORMATION
- 3 - VISA AND OTHER LOAN INFORMATION
- 4 - TRANSFERS AND LOAN PAYMENTS
- 5 - PIN AND YEAR-TO-DATE INFORMATION
- 6 - TRANSFER TO OTHER PHONE SERVICES

CU BY PHONE will guide you through each step. Simply follow the voice instructions and use the keys on your telephone to make your entries. It's that easy!

PRESS

1

FOR CHECKING INFORMATION

- 1 - Checking Account
- 2 - Money Market Account

1 - Deposit Information

- 1 - Last Deposit
- 2 - Last 5 Deposits
- 3 - Last Direct Deposit
- 4 - Last Payroll Deposit
- 5 - Last Dividend Amount Paid

2 - Account Activity

- 1 - Last 5 Checks Cleared
- 2 - Inquiry on a Specific Check
- 3 - Last 5 ATM Transactions
- 4 - Last 5 Transactions

PRESS

2

FOR SAVINGS INFORMATION

- 1 - Main Savings Account
- 2 - Other Savings Account

1 - Deposit Information

- 1 - Last 5 Deposits
- 2 - Last Direct Deposit
- 3 - Last Payroll Deposit
- 4 - Last Dividend Amount Paid

2 - Account Activity

- 1 - Last 5 Withdrawals
- 2 - Last 5 ATM Transactions
- 3 - Last 5 Transactions

PRESS

3

FOR LOAN INFORMATION

- 1 - VISA
- 2 - ReadyLine
- 3 - Home Equity
- 4 - Other Loans

1 - To Make a Payment

- 2 - To Get Payoff Amount
- 3 - To Obtain a Cash Advance

PRESS

4

FOR TRANSFERS AND LOAN PAYMENTS

- 1 - Transfers Between Checking and Savings
- 2 - VISA & Loan Payments
- 3 - VISA & Loan Advances
- 4 - Check Withdrawals

PRESS

5

ADDITIONAL INFORMATION

- 1 - To Change PIN
- 2 - Certificate Information
- 3 - Year-to-Date Information
 - 1 - Year-to-Date Dividends Earned
 - 2 - Year-to-Date Interest Paid
 - 3 - Last Year's Dividends Earned
 - 4 - Last Year's Interest Paid
- 4 - Access Another Account
- 5 - Reg D Information
- 6 - Stop Payment Inquir y

PRESS

6

TO TRANSFER TO OTHER PHONE SERVICES

- 1 - CU Representative
- 2 - CU FAX (Fax-on-demand service)
- 3 - CU LoanLine (Loan-by-phone service)
- 4 - Additional Phone Services

T O O L B O X

= Enter

*** = Repeat current choices** *Please enter dollar amounts*

1 = Yes *without a decimal.*

2 = No *FOR EXAMPLE: \$25.48 is*

8 = To END session *entered as "2548"*

9 = Previous Menu

0 = Return to the Main Menu

ACCOUNT SUFFIX CODES

Checking Account = 9

Money Market Account = 4

Main Savings Account = 0

VISA Account = 18

ReadyLine = 9

Other Savings = Refer to your current statement

Other Loans = Refer to your current statement

*These are common suffix codes, yours may be different.
Please refer to your current statement for reference.*

LOCKHEED FEDERAL CREDIT UNION CU BY PHONE AUDIO RESPONSE SERVICE AGREEMENT AND DISCLOSURE

INTRODUCTION: This Agreement and Disclosure sets forth the terms of Lockheed Federal Credit Union's CU By Phone Audio Response Service Agreement for electronic funds transfers and informs you of your rights and responsibilities and the terms and conditions associated with the service you have requested. Please read it carefully. In this agreement, the words "you" and "your" mean each person who uses any of the CU By Phone services under this Agreement. The words "we", "us", "our", "Credit Union", and "LFCU" each mean Lockheed Federal Credit Union. The terms and conditions of our other agreements with you governing your LFCU share and loan accounts, including your open-end line of credit (ReadyLine), home equity, and credit card loan(s), affected and accessible by the CU By Phone service, are incorporated herein by reference. The CU By Phone service is subject to such other terms and conditions as the Credit Union may establish from time to time and upon reasonable notice to you.

CU BY PHONE SERVICES, TYPES OF TRANSFERS AND LIMITATIONS: The CU By Phone Service and your Personal Identification Number (PIN) may be used to:

- Inquire about account and loan transaction activity and other information.
- Transfer funds between your savings, checking and money market accounts.
- Advance funds against your Visa credit card, ReadyLine and Home Equity loans for transfer to your other accounts.
- Make loan and Visa payments from your accounts.
- Request disbursement by check made payable to you from your savings, checking, money market, VISA and line of credit accounts (checks will be issued in the primary name on the account and sent to the address as reflected on our records).

You may call CU By Phone 24 hours a day, seven (7) days a week, including holidays. If for any reason the CU By Phone service is not available, you will receive the message "The System is Down, Please Try Later".

TRANSACTION LIMITATIONS AND MINIMUM AMOUNTS: There is no minimum transfer amount on funds transfers from your savings, checking, money market and loan accounts to your other accounts, however, when you request disbursement by check made payable to you there is a \$50.00 minimum on advances against loans and a \$10 minimum on withdrawals from your savings, checking and money market accounts. There are no maximum dollar limits on transfers, subject to the availability of funds. There are no limits on the number of transactions you can initiate on checking accounts or on Visa, ReadyLine or Home Equity loans.

During any monthly statement period, you may not make more than six transfers from any savings or money market account to another of your credit union accounts, or to a third party, by means of electronic funds transfer, or by means of any other preauthorized or automatic transfer or telephonic order or instruction, including requests received via CU By Phone and facsimile machine. For Money Market accounts, no more than three of the six transfers may be made by check, draft, debit card (POS), bill payment service, or similar order to a third party. Transfers to make payments on your loans at the Credit Union, and withdrawals by check, are excluded from this limitation. If you attempt to exceed the transfer limitations set forth above in any monthly statement period the CU By Phone service will provide the response "Reg. D Limit Reached - Transaction Not Allowed" and you will not be permitted to initiate the transfer requested.

PERSONAL IDENTIFICATION NUMBER (PIN): You have either selected or been assigned a PIN so that you may access your accounts through the CU By Phone service. You are personally responsible for the confidentiality of your CU By Phone PIN and all of your CU By Phone transactions. If you disclose your PIN to anyone, you understand that you have given that person access to your accounts by way of any touch-tone telephone and that you may be responsible for any subsequent transactions, subject to limitations provided by law. You must notify the Credit Union immediately and may be required to send written confirmation should your PIN be disclosed to anyone other than a joint owner on your account. All transfer and withdrawal requests made by way of the CU By Phone service are binding on the Credit Union only after the Credit Union has verified that sufficient unencumbered funds are available to complete the transaction.

BUSINESS AND PROCESSING DAYS: Credit Union business days are Monday through Friday, excluding holidays. The Business Day Cutoff time is 10:30 P.M. Pacific Time (PT), after which transactions will reflect an effective date of the calendar day you initiated the transaction, but a posting date of the next business day. For example, transactions initiated by you each business day before 10:30 P.M. (PT) are processed with that calendar day's date. Transactions initiated after 10:30 P.M. (PT) will reflect a posting date (transaction date) of the next business day, but will reflect the date of the calendar day on which you initiated the transaction as the effective date for purposes of dividend accrual and finance charge calculation. Similarly, transactions that you initiate on non-business days (Saturday, Sunday and Holidays) are effective dated the date the transaction was initiated by you, but will reflect a posting date of the next business day.

RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS: You will get a monthly statement reflecting the CU By Phone electronic funds transfer activity on your accounts unless there are no transfers in a particular month. In any case, you will get a statement of least quarterly. CU By Phone transfer activity information is included in your regularly scheduled account statement.

TERMINATION: The Credit Union may terminate this Agreement: (a) If you or any person authorized to use your PIN breach the terms of this Agreement; (b) If you terminate your membership with the Credit Union; (c) If you notify us to cancel your CU By Phone service; (d) If the Credit Union has reason to believe that an unauthorized person has used or is about to use your PIN; (e) If, with or without cause, the Credit Union notifies you that this Agreement has been or is about to be terminated. Termination of this Agreement will not affect your rights and responsibilities under this Agreement or transactions initiated before termination.

FEES: There are no fees for use of the CU By Phone audio response service.

YOUR LIABILITY FOR UNAUTHORIZED ELECTRONIC FUNDS TRANSFERS: Tell us AT ONCE if you believe that your PIN has been lost, stolen, or you believe that someone has transferred funds from your account without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit. If you tell us within two (2) business days, you can lose no more than \$50.00 if someone used your PIN without your permission. The Credit Union telephone number is 800-328-LFCU (Toll-Free). Our address is: Lockheed Federal Credit Union, Attn: EFT Dept., 2340 Hollywood Way, P.O. Box 6759, Burbank, CA 91510. 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 the loss could have been prevented had you told us in time, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us AT ONCE. If you do NOT tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS: Call us or write us immediately at the telephone number or address described in the preceding section, if you think your statement is wrong (or shows transfers that you did not authorize) or if you need more information about a transfer. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. If you do not tell us within 60 days after the statement was mailed to you, you may not recover funds lost after the 60 day period if we can prove that the loss could have been prevented had you told us in time. In your letter: (1) Tell us your name and account number; (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and, (3) Tell us the dollar amount of the suspected error and the date it occurred.

If you notify us verbally, we may require you to send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 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 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or request in writing and we do not receive it within 10 business days, we may not recredit your account. If we determine there was no error, we will send you written explanation within three business days after we complete our investigation. You may ask for copies of the documents that we used in our investigation.

CREDIT UNION'S LIABILITY FOR FAILURE TO MAKE TRANSFERS: If we do not complete an electronic funds transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses and damages. However, there are some exceptions. We will NOT be liable, for example, if: (A) Through no fault of ours, you do not have enough available funds in your account to make the transfer; (B) The transfer would exceed any permitted overdraft line you have with us; (C) Circumstances beyond our control (such as fire, flood, water damage, power failure, labor dispute, computer breakdown, telephone line disruption or a natural disaster) prevent or delay the transfer despite reasonable precaution taken by us; (D) The funds in your account are subject to legal process, an uncollected funds hold, or are otherwise not available for withdrawal; (E) The information supplied by you or a third party is incorrect, incomplete, ambiguous or untimely; or, (F) The system was not working properly and you knew about the breakdown when you started the transfer. There may be other exceptions stated in our agreement with you.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES: We will disclose information to third parties about your account or the transfers you make: (1) Where it is necessary for completing transfers; or (2) In order to verify the existence and condition of your account or a third party, such as a credit bureau or merchant; or (3) In order to comply with government agency or court orders; or (4) If you give us your written permission.

NOTIFICATION: Any notification required or appropriate may be mailed to you at your last address known to us.

CHANGES IN TERMS OR CONDITIONS: This Agreement is subject to change to conform to changes in federal regulation and/or Lockheed Federal Credit Union policy. If such change(s) result in increased liability to you, a reduction in CU By Phone services, or stricter limitations on the frequency or dollar amount of transfers we will notify you at least twenty-one (21) calendar days before the effective date of such changes, or as otherwise permitted by law.



CU BY PHONE puts your LFCU accounts at your fingertips — 24 hours a day, 7 days a week.



CU By Phone gives you more time to enjoy the important things in life...



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