

**You have a PAL at NATCO!
Give us a call anytime at (765)962-0954!**



Natco
credit union
— REAL FREEDOM —

(800) 669-5584

For Long Distance Calls Only

PAL helps you keep in touch with your money.

Natco Credit Union's Personal Account Link (PAL) is a convenient way to make many of your financial transactions using your phone. PAL turns your phone into your personal automated teller.

You can access your accounts through PAL anytime, anywhere.



What PAL Can Do

PAL can assist you with many transactions – minimizing the number of trips you make to the credit union.

You can make transactions from anywhere using your phone. Any time of the day or night, you choose the time most convenient to access your Natco Credit Union accounts.

Here are some of the things PAL can do for you:

- Receive up-to-date balances on savings, checking, Christmas club, vacation club, IRAs, share certificates and even loans
- Transfer between savings and checking
- Transfer loan payments from savings and checking
- Receive payoff amounts on current loans
- Request a check withdrawal from your savings or checking (a check will be mailed to the address on your account)
- Transfer money from your account to another member's account in which you are designated as a joint owner

Safe and Secure

Using PAL is as safe as making your transactions at the credit union. All of your PAL transactions are kept strictly confidential. Only you will know your personal identification number.

You may use PAL to transfer funds from your account to another member's account, provided you are a joint owner of that account. However, you will not be allowed to transfer funds from any account in which you are not designated as the primary owner.

When you use PAL, transactions are posted immediately, just like when using a member service representative.

Using PAL

Using PAL is easy! You simply need your member account number and a personal identification number (PIN).

Let's say you want to transfer \$50 from your savings account to your checking account. Here's how it works.

You Call: (765)962-0954 or (800)669-5584 if you are calling long distance

PAL: Thank you for calling PAL. Please enter your credit union account number followed by the pound key (#).

You Enter: Your member number and #

PAL: Please enter access code for member # (xxxx).

You Enter: Your PIN

PAL: Please enter your two digit action code, 99 for help or 98 to terminate the call.

You Enter: 10 (this is the code for a share to share transfer)

PAL: Please enter the share account you wish to transfer from followed by the pound key.

You Enter: 01 (savings account) and #

PAL: Please enter the share account you wish to transfer to followed by the pound key.

You Enter: 03 (checking account) and #

PAL: Please enter the amount you wish to transfer in dollars and cents. Follow your entry with the pound key.

You Enter: 5000# (this is \$50.00)

PAL: To process, press 11. To cancel, press 99.

You Enter: 11 and your transaction is processed immediately.

PAL REFERENCE CARD

(765)962-0954

Long Distance Calls Only (800) 669-5584

ACTION CODES

10	Share to Share Transfer
11	Savings or Checking to Loan Transfer
12	Loan Advance Check to Share Account (Minimum \$300)
13	Loan Advance Check Mailed (Minimum \$300)
14	Share to Share Transfer, Other Member
15	Share to Loan Transfer, Other Member
17	Check Withdrawal
30	Checking Balance
31	Savings Balance
32	Loan Balance
33	Share Certificate Balance
40	Last 10 Checks Cleared
41	Last Checking Deposit
42	Checks Cleared by Check Number
50	Last 10 Checking Deposits
51	Last 10 Savings Deposits
52	Last 10 Savings Withdrawals
53	Last 10 ATM Transactions
54	Last ACH Deposit
55	Last ACH Withdrawal
56	Last Payroll Deposit
60	YTD Dividends
61	YTD Interest Paid
64	Last Dividend Applied
70	Lobby & Loan Hours
74	Regular Share (Savings) Rates
81	Loan Payoff Status
82	Calculate Loan Amortization - Enter 1 for payment amount of loan - Enter 2 for amount you can borrow based on payment amount
96	Change PIN
97	Inquiry of Other Account
98	Terminate Call
99	Help

ACCOUNT TYPE CODES

Savings	01
Special Savings	02, 05, 08
Checking or Kasasa Cash	03
Vacation Club	04
Secondary Savings	07
Christmas Club	09
IRA Savings	10
Money Market Savings	13
Morey the Moose Savings	21
Kasasa Saver	23
Share Certificate	30 - 74
Loans	Your Loan Suffix