Operating instructions

1. Call 518-452-2874 or 800-733-2848 when outside the 518 area code and within the Continental U.S. Touch-tone, rotary/pulse, or rotary dial phones equipped with a touch-tone converter can be used to access the system.

2. When prompted, enter your account number followed by the pound (#) sign.

   NOTE: It is not necessary to enter preceeding zeros before your account number.

3. Enter your personal identification number (PIN), followed by the # sign. This is the confidential 4-digit number selected at the time of application. If you wish to change your PIN, simply select "Other Services" from the main menu and follow the prompts.

4. Choose the transaction you want. DIAL will then give you additional instructions.

5. When accessing accounts with subshares, to indicate a share use 7 for S, to indicate a loan use 5 for L, for a decimal point use 0. (For example, to access S14.1 you would key 71401)

6. DIAL transactions* are "real time" and can be verified immediately through the DIAL system by doing a balance inquiry.

Some mortgage transactions may not be recorded immediately.

24-hour account access is also available with SEFCU OnLine

Visit us at www.sefcu.com

⊛SEFCU

EQUAL HOUSING LENDER

NCUA

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DIAL Guide

SEFCU's Automated Telephone Transaction System

518-452-2874 or **800-733-2848** outside the 518 area code and within the Continental U.S.

⊛SEFCU

DIAL Transaction Menu

For all inquiries ....**press 1**
   For account balances ....press 1
      For all account balances...press 1
      For savings & checking balances ....press 2
      For mortgage information ....press 3
      For loan balances..press 4
      For share certificate balances....................................press 5
      To exit ....press *
   For cleared checks, deposits, and withdrawals ....press 2
      For all transaction histories......................................press 1
      For cleared check information.....................................press 2
      For deposits made ....press 3
      For withdrawals made ....press 4
      To exit ....press *
   For interest or dividend information ....press 3
      For interest & dividends for this year ....press 1
      For date & amount of last interest/dividend paid.....press 2
      For interest & dividends for last year ....press 3
      To exit ....press *
   For loan information..press 4
      For mortgage information ....press 1
      For loan information...press 2
      For loan pay-off information ....press 3
      For Visa® information..press 4
      For student loan information..press 5
      To exit ....press *

To transfer funds ....**press 2**
   To transfer funds within your account ....press 1
      (If you have a SEFCU mortgage)
      For mortgage payments...press 1
      For Visa credit card payments...................................press 2
      For other transfers ....press #
      To exit ....press *
   For a member-to-member transfer...............................press 2
   To exit...press *

To withdraw funds ....**press 3**
   To request a check for yourself ....press 1
   For withdrawals made ....press 2
   To exit...press *

For other services ....**press 4**
   To change your PIN..press 1
   To stop payment on one or more checks ....press 2
      To stop payment on a single check ....press 1
      To stop payment on a range of checks......................press 2
      Or to cancel this transaction ....press *
   To report a lost or stolen debit card ....press 3
   To report a lost or stolen credit card ....press 4
   To transfer to a member service representative ....press 9
   To exit...press *

To access another account number ....**press 5**
   (You will be returned to the main menu.)

To transfer to a member service representative ....**press 6**
To repeat the main menu ....**press #**
To exit...**press ***

NOTE: For amounts of one thousand dollars or more, do not input commas (,).
       You do not need to enter a decimal point. If the amount is in even dollars,
       add two zeros at the end. For example, $50 would be entered as 5-0-0-0.