

CU PAL USER'S GUIDE

(Detach and keep for reference)

CU PAL main menu prompts are the same for all members. However, because the system is dynamic, specific sub-menu prompts will vary depending on the types of accounts you have. Use this guide to help you quickly navigate some of the most commonly used menu functions.

MAIN MENUS

After selecting a main menu option, you will be prompted to enter your Wings ID# and PIN.

- 1 Quick Info Menu
- 2 Account Info Menu
- 3 Transfer Funds Menu
- 4 Rates Info Menu
- 5 Credit Card Info Menu
- 6 Cancel ATM or Check/Debit Card
- 7 General Wings Info Menu
- 8 Change PIN
- 0 Transfer to Representative
- # End Call

QUICK INFO MENU

Provides basic information from your checking or share savings account, including: current balance, available balance, last 3 deposits, last 3 checks cleared and last 5 debit transactions cleared.

- 1 Quick Checking Info
- 2 Quick Savings Info
- 3 Transfer Funds
- 9 Return to Main Menu
- 0 Transfer to Representative
- # End Call



ACCOUNT INFO MENU

Specific sub-menu options under Account Information will vary, depending on the types of accounts you have with Wings.

- 1 Checking
- 2 Savings
- 3 Certificates of Deposit
- 4 Loans
- 5 Transfer Funds
- 6 Retirement Plan
- 9 Return to Main Menu
- 0 Transfer to Representative
- # End Call

CHECKING SUB-MENU

- 1 Checks/Withdrawals
- 2 Deposits
- 3 ATM, Check/Debit Card Transactions
- 4 Transfer Funds
- 5 Stop Payment
- 6 Specific Check Info
- 7 All Transactions
- 8 Repeat Current Balance
- 9 Return to Account Info Menu
- 0 Transfer to Representative
- # End Call

SAVINGS SUB-MENU

- 1 Deposits
- 2 Withdrawals
- 3 Transfer Funds
- 4 All Transactions
- 5 Interest Paid
- 6 Repeat Current Balance
- 9 Return to Account Info Menu
- 0 Transfer to Representative
- # End Call

CERTIFICATES SUB-MENU

- 1 General Account Info
- 2 All Transactions
- 9 Return to Account Info Menu
- 0 Transfer to Representative
- # End Call

TRANSFER FUNDS MENU

Allows you to transfer funds from/to a specific account, including mortgage loans and lines of credit.

- 1 Transfer from/to Checking
- 2 Transfer from/to Savings
- 3 Transfer from Line of Credit / Transfer to Loan
- 9 Return to Main Menu
- 0 Transfer to Representative
- # End Call

RATES INFO MENU

Get our most current rates for checking, savings, money markets, certificates, IRAs and loans.

- 1 Checking Rates
- 2 Savings Rates
- 3 Money Market Rates
- 4 Certificates of Deposit Rates
- 5 IRA Rates
- 6 Loan Rates Menu
- 9 Return to Main Menu
- 0 Transfer to Representative
- # End Call

CREDIT CARD INFO MENU

Check your balance and available credit, get your next payment amount or check the date of your last payment. You may cancel your card through the Main Menu, Option 6.

- 1 MasterCard
- 2 Visa
- 9 Return to Main Menu
- 0 Transfer to Representative
- # End Call

CANCEL ATM OR CHECK/DEBIT CARD MENU

In the event your card is lost or stolen, you may deactivate your card here.

- 1 Mark Your Card Lost
- 2 Mark Your Card Stolen
- 3 Mark Your Card Cancelled
- 9 Return to Main Menu
- 0 Transfer to Representative
- # End Call



GENERAL WINGS INFO

Find a branch or ATM, speak with a representative from Wings Financial Advisors or AutoAdvantageSM

- 1 Branch Locations
- 2 ATM Locations
- 3 Investment / Tax / AutoAdvantage
- 9 Return to Main Menu
- 0 Transfer to Representative
- # End Call

CHANGE PIN

After you are assigned a Wings PIN, you may choose to change it to another number that will be easy for you to remember, but difficult for anyone else to guess. You will be prompted to enter and confirm your new PIN.

- 9 Return to Main Menu
- 0 Transfer to Representative
- # End Call

IMPORTANT NOTE: If you use CU Online Internet Banking, you must confirm your new CU PAL PIN the next time you log in to CU Online. Simply use your password and Wings ID number you always use, then enter your new CU PAL PIN when prompted. Your CU Online password will not change.

Need to access your accounts?

CU PAL: 1 888 MY CU PAL (692-8725)

No matter where you are in the world, you can get up-to-date account information and perform a wide range of transactions quickly and easily via our free, 24-hour Credit Union Phone Access Line (CU PAL).

All you need is a touch-tone phone, your Wings ID# and PIN (which you should have received by mail after opening your account).

CU PAL helps you do all this and more:

- Get account information
- Transfer funds
- Check current rates
- Confirm ATM/check card transactions
- Verify deposits/withdrawals

CU PAL QUICKTIPS

> When entering account numbers, be sure to **enter all 10 digits**. If you do not have a 10-digit account #, add zeroes to the beginning of your account # as necessary:

Account # **78912300** entered as **0078912300**

> The following prompts are consistent across **all** Main Menu/Sub-Menu options.

- 9 Return to Current Menu
- 0 Transfer to Representative
- # End Call



WINGS FINANCIAL PHONE SERVICES DIRECTORY

Member Services

MN	952 997-8000, opt. 2
Nationwide	1 800 692-2274, opt. 2

CU PAL

Telephone Banking	1 888 MY CU PAL (692-8725)
-------------------	----------------------------

24-Hr. Loan Hotline	1 888 692-5626
---------------------	----------------

Report Lost/Stolen Cards

Credit Cards	1 800 449-7728
Visa® Check Card	1 800 692-2274, opt. 4

Mortgage Loans

MN/WI	1 800 692-2274, opt. 3
Nationwide	1 888 848-6922
Rates	1 800 692-2274, ext. 8275

AutoAdvantageSM

MN—Apple Valley	952 997-8185
MN—Bloomington	952 997-8000, ext. 6108
Nationwide	1 800 692-2274, ext. 8185



1 800 692-2274
1 888 692-5626 (LOANS)
www.wingsfinancial.com

