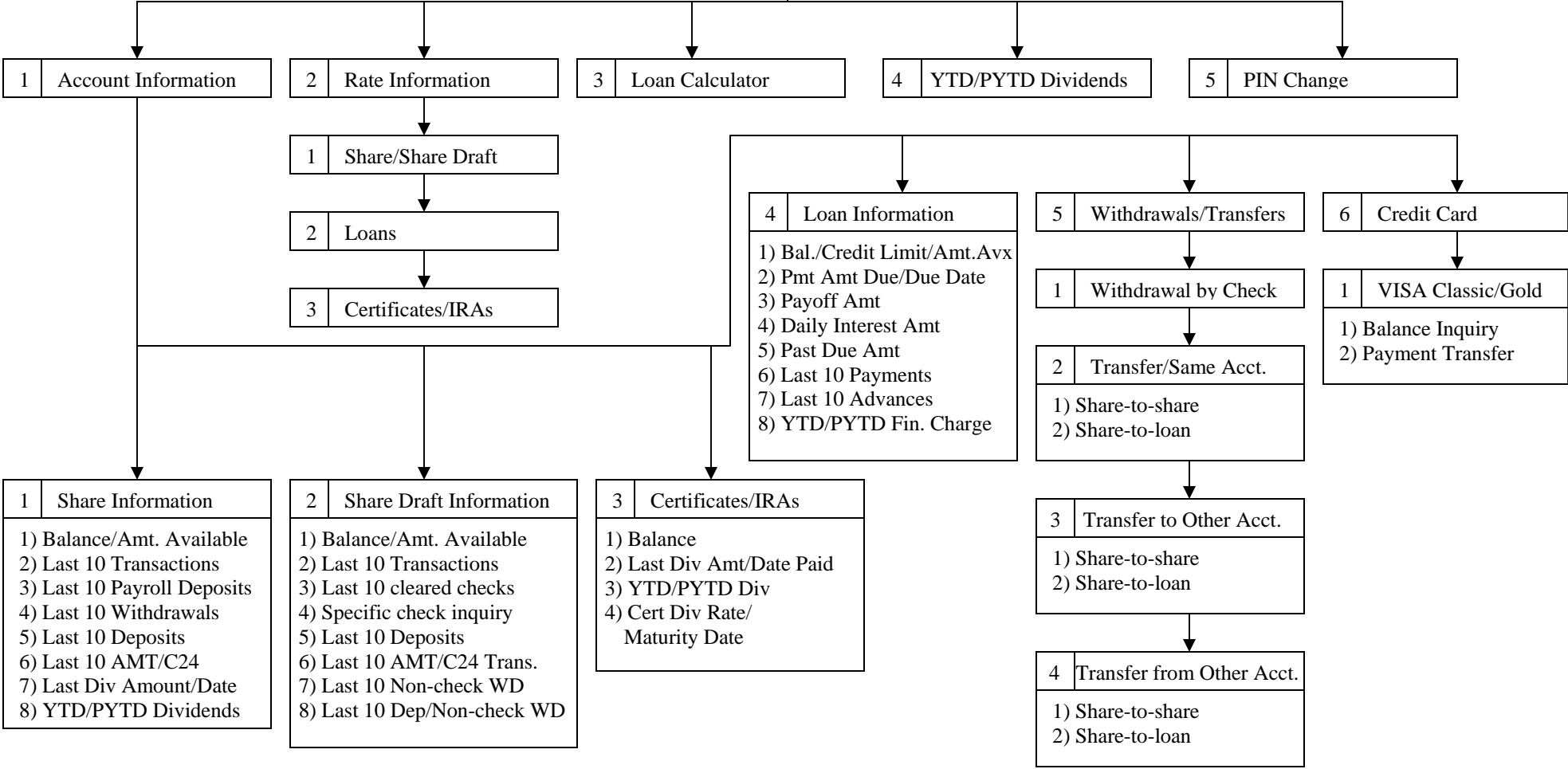


# Coast-Tel FCU Call-24 System Tree

"Welcome to Call-24. Thank you for calling Coast-Tel Federal Credit Union."

Currently No Marketing Announcement

Account/PIN Access



1 Account Information

2 Rate Information

3 Loan Calculator

4 YTD/PYTD Dividends

5 PIN Change

1 Share Information

1 Share/Share Draft

2 Loans

3 Certificates/IRAs

2 Share Draft Information

4 Loan Information

- 1) Bal./Credit Limit/Amt.Avx
- 2) Pmt Amt Due/Due Date
- 3) Payoff Amt
- 4) Daily Interest Amt
- 5) Past Due Amt
- 6) Last 10 Payments
- 7) Last 10 Advances
- 8) YTD/PYTD Fin. Charge

3 Certificates/IRAs

- 1) Balance
- 2) Last Div Amt/Date Paid
- 3) YTD/PYTD Div
- 4) Cert Div Rate/Maturity Date

5 Withdrawals/Transfers

1 Withdrawal by Check

2 Transfer/Same Acct.

- 1) Share-to-share
- 2) Share-to-loan

3 Transfer to Other Acct.

- 1) Share-to-share
- 2) Share-to-loan

4 Transfer from Other Acct.

- 1) Share-to-share
- 2) Share-to-loan

6 Credit Card

1 VISA Classic/Gold

- 1) Balance Inquiry
- 2) Payment Transfer