

PAL Call Flow Chart

The People's Federal Credit Union

At any time you may press the following
 * for previous menu
 9 to End Call
 0 for Operator

1. Member Main Menu

2. Member Sign Up

3. Merchant Menu

1. Account Information Menu

1. Checking & Savings-it will give the balances, the last deposit, and then the last withdrawal before giving the next menu.

1. Checking & Money Market Accounts

1. Transactions
2. Electronic Transactions
3. Cleared Checks
 1. Cleared Checks
 2. Cleared Checks by Check Number
4. All Other Transactions
 1. ATM Transactions
 2. Debit Card Transactions
 3. ACH Transactions
 4. Deposit Transactions
 5. Misc. Transactions

2. Saving Accounts

1. Transactions
2. Electronic Transactions
3. Other Transactions
 1. ATM Transactions
 2. Debit Card Transactions
 3. ACH Transactions
 4. Deposit Transactions
 5. Misc. Transactions

3. Certificates of Deposit (CD's)

1. Balance & Dividend Info
2. All Transactions

4. Individual Retirement Accounts (IRA's)

1. Transactions
2. Contributions
3. Distributions
4. All Other
 1. Current Year Tax Information
 2. Prior Year Tax Information

2. Loans-It will give the balances, the next due date, and then the last payment made for the loan selected.

1. Loans

1. Transactions
2. Payments

2. LOC & HELOC Loans

1. Transactions
2. Payments
3. Advances

3. Mortgage Loans

1. Transactions
2. Payments
3. Escrow

2. Transfer & Payments Menu

1. Transfers

1. Transfers between Checking, Money Market & Savings Accounts

1. From Savings to Checking/Money Market Accounts
2. From Savings to Savings accounts
3. From Checking or Money Market to a Checking or Money Market Acct
4. From Checking or Money Market to a Savings Account

2. To Another Member of the Credit Union

1. Savings Accounts
2. Checking or Money Market Accounts

2. Check Withdrawals

1. From Checking or Money Market Account
2. From Savings Account
3. From LOC

3. Payments

1. Loan Payments

1. From Checking or Money Market Account
2. From Savings Account

3. Payoff Amount

1. Loan Payoff

4. Advances

1. From LOC or Home Equity Loan

3. Account Balances & Tax Information Menu

1. Checking, Savings and Money Market Account Balances

2. Loan Balances

4. Tax Information for Checking and Savings Accounts

1. Checking or Money Market Accounts
2. Savings Accounts
3. CD's
4. IRA's

5. Tax Information for Loans

1. Loans
2. LOC (Line of Credit) & Home Equity
3. Mortgage Loans

4. All Other Transactions Menu

1. Change Password

2. Report Lost or Stolen Card

5. For All Other Transactions

1. Loan Calculator

1. To calculate loan Payments
2. To calculate how much you can afford
3. To speak to a loan officer

2. Stop Payments

1. To place a stop Payment
 1. A single stop payment
 2. Lost a checkbook
2. To list stop payments and holds