

On-the-Go

Wherever you are,
we're there to lend a hand.



AUTO BODY CREDIT UNION

For nearly sixty years, Auto Body Credit Union has adapted to serve the needs of its members. Today, that means we're there to help whether you're at home or on the road. From easy to use debit and ATM cards to phone and internet banking, we're ready to lend a hand whenever and wherever you need us.

ATM Card

An instant issue ATM Card from ABCU provides you with around-the-clock access to your accounts every day of the year. Enjoy the convenience and benefits today!

Complete the application (*located at the center of this brochure*) and you can enjoy the benefits of your own ATM card.

- Withdraw cash 24 hours a day, seven days a week
- Deposit cash or checks
- Make transfers between accounts
- Use your ATM card for point-of-sale (POS) transactions
- Use your ATM card across the country
- Choose your own PIN
- Balance inquiries
- Unlimited free transactions at ABCU ATMs
- Five free transactions a month at non-ABCU ATMs, with a \$1.25 charge for each additional transaction

For qualified members only.



MasterMoney Debit Card

If you have a checking account with Auto Body Credit Union, you should be experiencing the convenience of a MasterMoney Debit Card.

Auto Body Credit Union's MasterMoney Debit Card looks like a credit card, but works just like a check. Present your Debit Card to any merchant that accepts MasterCard, and your purchase is automatically deducted from your checking account.

The MasterMoney Debit Card will:

- Eliminate the hassle of carrying your checkbook
- Allow you to make purchases at more than 12 million merchants worldwide that accept MasterCard
- Give you the security of not carrying a large amount of cash
- Also serve as your ABCU ATM card at affiliated networks across the country giving you 24-hour access to your funds*

If you already have a checking account with Auto Body Credit Union, complete and return the application located at the center of this brochure to apply for your MasterMoney Debit Card. Contact a member service representative today for more details at (517) 323-3644 or toll free at (800) 323-0048.

* Five free transactions per month at non-ABCU ATMs, with a \$1.25 charge for each additional transaction. All balance inquiries at non-ABCU ATMs incur a \$1.25 charge.



Request for ATM or MasterMoney Debit Card

I would like my ATM or Debit Card to be:

- Individual Account (only one card issued)
- Joint Account (two cards issued with same number and P.I.N.)

I have received and understand the Electronic Funds Transfer Agreements and Disclosure. I agree to the terms and conditions set forth, and understand that they may change, at which time I will receive prior notification as required by law.

Member(s) Initials _____

Member Information

Member Name _____

Account # _____ Date _____

S.S. # _____

Street Address _____

City, State & Zip _____

Phone (Daytime) _____

(Evening) _____

Joint Name _____

Member Signature _____

Joint Signature _____

*Please detach this portion and return it to the nearest Auto Body Credit Union or mail it to our main office at:
111 S. Waverly Road, Lansing, MI 48917*

ABCU@home

Internet Banking

- Access your account balance and other account details
- Retrieve account history information
- Transfer funds between accounts
- Schedule fund transfers
- Make loan payments
- Request a check copy
- Stop payment on a check

Electronic Bill Pay

- Bill payment service that enables you to pay all of your bills from your ABCU checking account
- Convenient and easy to use
- Save money on paper checks and stamps
- FREE for members with direct deposit and an ABCU Debit Card (otherwise, only \$4.95 per month service charge)

E-Statements

- Receive your statements electronically
- Receive all additional materials included with your paper statements in electronic format

Stop by any branch office, click live chat on our web site or call a member service representative for more information.



TNT Audio Response

Your own personal teller that works 24 hours a day, 365 days a year.

That is what you get with our TNT Audio Response System.

Using a four-digit personal access code and a touch-tone phone, you can enjoy this free service to:

- Check balances and histories on savings, checking and loans
- Review last deposit and recent transactions in checking and savings
- Transfer funds
- Make loan payments
- Obtain line of credit loan advances
- Check current savings and loan rates
- Calculate a loan payment
- Order a copy of a cleared check
- Receive information on our products and services

TNT Audio Response is easy to use, private and secure. Only you can access your accounts using your personal access code.

Contact a Member Service Representative to sign up for TNT today!



TNT Menu Mode

Walks you through transactions step by step

- Press 1 for Main Menu
- Press 2 for services and general information
- To return to main menu, press #
- To replay previous menu, press 8
- To replay current menu, press 9

Enter your account number and personal access code, then press the appropriate service code:

1 List of account I.D.s

2 Balance Inquiry

- 1 Savings
- 2 Checking
- 3 All other shares
- 4 Loans

3 Account History

- 1 Savings & Checking
- 2 Cleared checks
- 3 Loans
- 4 Deposits
- 5 Debit Card
- 6 ATM

4 Withdrawals

- 1 Savings
- 2 Checking
- 3 Loan advance

5 Transfers

- 1 Share to share
- 2 Share to loan
- 3 Loan to share

6 Checking

Information

- 1 Balance
- 2 Cleared checks
- 3 Check copy request
- 4 Place a stop payment
- 5 Debit card history

7 Loan Information

- 1 Balance
- 2 List of open loans
- 3 Loan payment inquiry
- 4 Payment history
- 5 Payoff

8 Additional

Information

- 1 Year-to-date information
- 2 Change preferences
- 3 Change accounts





Lending a Hand

Auto Body Credit Union

Main Office

111 S. Waverly Road
Lansing, MI 48917

Additional Branches Available
Throughout Mid-Michigan

Phone: (517) 323-3644 or
(800) 323-0048

Email: member-service@autobodycu.org

www.autobodycu.org



Over 25,000 fee free ATMs
available throughout the country



NCUA—Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Equal Housing Lender—We do business in accordance with the Fair Housing Law and Equal Credit Opportunity Act.