

You can quickly and easily:

- Make account balance inquiries
- Determine the last six transactions on your account
- Verify deposit and withdrawal transactions
- Transfer funds between designated accounts



Get what you want out of life.

Please complete the Telephone Banking Agreement on the reverse side.

Return to:

First Federal Savings Bank
 1311 South Neil Street
 P.O. Box 1010
 Champaign, IL 61824-1010



FIRST FEDERAL OFFICES

Main Office

DRIVE-UP	7:00a-7:00p M-F	7:00a-7:00p Saturday
LOBBY	9:00a-5:00p M-F	

1311 South Neil Street
 P.O. Box 1010
 Champaign, Illinois 61820
 217.356.BANK (2265)

Urbana Office

DRIVE-UP	7:00a-7:00p M-F	7:00a-12:00p Saturday
LOBBY	9:00a-5:00p M-F	9:00a-12:00p Saturday
WALK-UP	7:00a-9:00a M-F	
	5:00p-7:00p M-F	

301 West Springfield Avenue
 Urbana, Illinois 61801
 217.344.BANK (2265)

Phone Numbers

Checking Department	217.356.4111
Loan Department	217.356.0933
TDD	217.356.9695
24 hour Telephone Banking	217.363.2037

356BANK.com



Your phone is your
 24 hour-a-day connection
 to your First Federal
 account information.



FIRST FEDERAL
 SAVINGS BANK OF CHAMPAIGN-URBANA

24 HOUR Telephone Banking is easy to use.

Before dialing **217.363.2037**, make sure you have your account number handy. Also have your Personal Identification Number (PIN) available.

The first time you call, your PIN will be the last four digits of the primary account holder's social security number. FOR YOUR PROTECTION, WE ENCOURAGE YOU TO CHANGE YOUR PIN THE FIRST TIME YOU CALL TO A NEW 4-DIGIT NUMBER THAT ONLY YOU WILL KNOW.

You can use the same PIN for all of your accounts. If you access or use your account by any means, including telephonic or electronic communications or systems, which require that you use a Personal Identification Number or any other means of personal identification or authentication (a "PIN"), you will be solely responsible for any unauthorized, fraudulent or otherwise wrongful use of your PIN. We will not be responsible for any loss incurred if we execute or act upon any request, order or instruction which includes your PIN. Your use of bank-by-phone or other systems which rely upon the use of a PIN will be at your sole risk.

Your First Call

1. Dial **217.363.2037** from any touch-tone phone
2. Wait for the greeting, then proceed as follows to change your PIN.
3. **PRESS 1** For the Account Information and Funds Transfer Menu
4. Press for the Account Number you will be entering:
 - PRESS 1** Checking or Money Market Account
 - PRESS 2** Savings Account
 - PRESS 3** Loan Account
 - PRESS 4** Certificate of Deposit Account or IRA
5. Enter your Account Number followed by (*)
6. **PRESS 7** To change your PIN
7. Enter your NEW 4-digit PIN
8. **PRESS 8** To return to the previous menu or **PRESS 9** To repeat this menu
9. When you have finished your last selection, simply hanging up the phone will terminate the call.

Account Information and Funds Transfer Menu

To access any of these selections, simply press the corresponding number on your phone when prompted by the recording.

- PRESS 1** For information on Checking and Money Market Accounts
- PRESS 2** For information on Savings Accounts
- PRESS 3** For information on Loan Accounts
- PRESS 4** For information on Certificates of Deposit or Individual Retirement Accounts (IRA)
- PRESS 5** To transfer funds (this selection is available for use after the Telephone Banking Agreement card is signed and returned to First Federal Savings Bank)
- PRESS 8** To return to the previous menu
- PRESS 9** To repeat this menu
- PRESS 0** To speak to a Customer Service Representative

Checking and Money Market Information Menu

Enter your account number and press the (*) key. Enter your 4-digit PIN number.

- PRESS 1** For your current balance information
- PRESS 2** For your last six withdrawals
- PRESS 3** For deposit information
- PRESS 4** For ATM and other automatic transactions
- PRESS 5** For specific transaction inquiries
 - PRESS 1** For inquiry by check number
 - PRESS 2** For inquiry by amount

For additional key commands see **Special Note**.

Savings Account Information Menu

Enter your account number and press the (*) key. Enter your 4-digit PIN number.

- PRESS 1** For your current balance information
- PRESS 2** For your last six withdrawals
- PRESS 3** For deposit information
- PRESS 4** For automatic transactions
- PRESS 5** For inquiry by amount

For additional key commands see **Special Note**.

Loan Account Information Menu

Enter your account number and press the (*) key. Enter your 4-digit PIN number.

- PRESS 1** For your current loan balance
- PRESS 2** For your last payment date
- PRESS 3** For your next payment date
- PRESS 4** For interest information

For additional key commands see **Special Note**.

CD and IRA Information Menu

Enter your account number and press the (*) key. Enter your 4-digit PIN number.

- PRESS 1** For your current balance
- PRESS 2** For maturity date
- PRESS 3** For Year To Date Interest Information

For additional key commands see **Special Note**.

Funds Transfer*

Enter your account number and press the (*) key. Enter your 4-digit PIN number.

- PRESS 1** To transfer funds from a checking account
- PRESS 2** To transfer funds from a savings account
- PRESS 8** To return to the previous menu
- PRESS 9** To repeat this menu
- PRESS 0** To speak to a Customer Service Representative

When making a Funds Transfer, make sure you receive and record your verification number verifying that the transfer was successfully completed.

**A Telephone Banking Agreement card must be signed and returned to First Federal Savings Bank prior to transferring funds.*

Special Note

The following keys on your touch-tone phone initiate the same commands on the Checking, Money Market, Savings, Certificate of Deposit, Individual Retirement Accounts, and Loan Information Menus.

- PRESS 6** For Year To Date Interest Information
- PRESS 7** To change your PIN
- PRESS 8** To return to the previous menu
- PRESS 9** To repeat this menu
- PRESS 0** To speak to a Customer Service Representative

DIAL 217.363.2037
from any touch-tone phone



Main Menu

- PRESS 1** For account information and funds transfer
- PRESS 2** For rate and product information
- PRESS 3** For instructions on how to use this system
- PRESS 9** To repeat this menu

Telephone Banking Agreement

By signing below, I agree to the following terms and conditions, in addition to those terms and conditions contained in other documents pertaining to my (our) accounts with First Federal Savings Bank of Champaign-Urbana ("First Federal").

I authorize First Federal: (i) to rely on touch-tone instructions in making transfers; (ii) to execute or act on any request or instruction which includes my personal identification number, and (iii) to process transfers which I request through the First Federal telephone banking service to and from the following First Federal accounts:

_____	_____
_____	_____
_____	_____
_____	_____

To transfer funds between accounts you must be an authorized signer on BOTH accounts. Telephone transfers will be limited to six (6) per month, including any pre-authorized transfers. Transfers may only be initiated by those person(s) whose name(s) and signature(s) appear below. I understand that I assume all risk of wrongful use of my personal identification number (PIN) and that First Federal Savings Bank reserves the right to terminate this service at any time and for any reason.

Authorized Signature _____ Phone _____ Date _____

Print Name _____

Authorized Signature _____ Phone _____ Date _____

Print Name _____

