

What is PAL?

Your Glass City PAL allows you to access information about your accounts 24 hours a day, 7 days a week. You can even perform credit union transactions from your touch-tone phone! You can get information about your savings and loan accounts, transfer funds, check your balances, and more.

There are three telephone numbers that will connect you with PAL.

- From the Toledo area, please dial 419-887-1070.
- From the Bowling Green area, dial 419-353-7427.
- And, from outside the local calling areas, please dial 800-860-4725.

PAL is easy to use. The PAL teller will lead you through the steps you need to follow to obtain the information you want. All you need to know to begin is your Social Security Number and your account numbers.

When you access PAL for the first time, you will need to enter your Social Security Number when prompted for your personal identification number (PIN). After entering your SSN, PAL will ask you to choose a new PIN. Once you do so, you will use that four-digit PIN instead of your SSN when you access PAL in the future.

While you are on the line, PAL will tell you exactly what you need to enter, and when. You can't get lost in the system because PAL will always give you directions.

Account Types

ShareAccounts	Account Type
Primary Share Account	S1
Regular Checking	S3
Business Checking	S4
Vacation Club	S5
Interest Bearing Checking	S7
Christmas Club	S9
Money Market Savings	S13
Money Market MAX	S15
IRA Share Account	S96

Investment Accounts	Account Type
3-Month Share Certificate	I1
6-Month Share Certificate	I2
12-Month Share Certificate	I3
18-Month Share Certificate	I6
24-Month Share Certificate	I7
30-Month Share Certificate	I11
36-Month Share Certificate	I8
48-Month Share Certificate	I9
60-Month Share Certificate	I10

18-Month IRA Certificate	I4
24-Month IRA Certificate	I15
30-Month IRA Certificate	I16
36-Month IRA Certificate	I17
42-Month IRA Certificate	I18
48-Month IRA Certificate	I19
54-Month IRA Certificate	I20
60-Month IRA Certificate	I21

Loans (Sample Loan Types)	Account Type
New Vehicle	L1 or L60
Used Vehicle	L3 or L70
Recreational Vehicle (RV)	L5
Share Secured	L6
Adjustable Rate Mortgage	L17
Fixed Rate Mortgage	L18
Unsecured/Signature Loan	L9
Home Equity Line of Credit	L40, L50 or L75

Glass City Federal Credit Union

PAL User Guide

419-887-1070 in the Toledo area
419-353-7427 in the BG area
800-860-4725 out of the area



**24-Hour Account Access
Using Your Phone!**

Glass City Federal Credit Union

Maumee • Toledo • Bowling Green

Updated 7/2006

Glass City PAL Quick Reference Guide

STEP 1

Access PAL by calling one of the following numbers:

- 419-887-1070 in Toledo area
- 419-353-7427 in BG area
- 800-860-4725 outside the area

STEP 2

Press 3 to activate PAL

- Enter your member number and the first 2 letters of your last name. Your member number is your base account number without a suffix.
- Press the # key.
- Enter your Personal Identification Number.
- Press the # key.

Options When Using PAL

Press 1 for Inquiries

Press 1 Specific Account Information

Enter the account type. (A partial list is located on the back.)
Press 1 for a list of your account types

Press 2 Account Balances

Press 1 Savings and Checking
Press 2 Loan Balances
Press 3 Certificate Balances
Press 4 All Account Balances
Press * Exit this menu

Press 3 Cleared Checks, Deposits & Withdrawals

Enter the account type.
Press 1 Cleared Check Information
Press 2 Deposit Information
Press 3 Withdrawal Information
Press 4 Inquire if a Specific Check Cleared
Press * Exit this menu

Press 4 Interest or Dividend Information

Enter the account type.
Press 1 Interest/Dividends Paid This Year
Press 2 Date/Amount of Last Dividend Paid
Press 3 Interest/Dividends Paid Last Year
Press * Exit this menu

Press 5 Loan Information

Enter the account type.
Press 1 Loan Payment Information
(Payment amount, due date, past due)
Press 2 Loan Payoff
Press * Exit this menu

Press 8 Tax Information

Press 1 Interest/Dividends and
Tax Withholding Paid This Year
Press 2 Interest/Dividends and
Tax Withholding Paid Last Year
Press * Exit this menu

Press * To Exit the Inquiries Menu

Press 2 To Transfer Funds

Press 1 Transfer to Another Account
Press 2 Transfer to a Different Member's Account
Press * To Exit the Transfer Funds Menu

Press 3 To Withdraw Funds

Press 1 Request a Check for Yourself
Press * To Exit the Withdraw Funds Menu

Press 6 To Re-Enter Member Number

Press * To End The Call

Sample call to Glass City's PAL Line

Here is a sample call to help you use PAL to access your Glass City Accounts.



A member wants to inquire about his deposits to his share draft

(checking) account. He is in Maumee, so he calls PAL with the Toledo area number: 419-887-1070. When PAL answers, the member presses 3 to begin using PAL.

He then enters his account number, plus the first two letters of his last name, followed by the # key. (For the letters "Q" and "Z," enter "0".)

Next, the member enters his four-digit PIN, followed by the # key. Remember, this PIN is the number he chose when he first set up his PAL account.

To inquire about his checking account, the member presses 1 for the Inquiries menu. He then presses 3 for Cleared Checks, Deposits and Withdrawals.

When prompted to enter his account type, he uses the back of this brochure to determine that his regular checking account is an "S3" account. He enters this number, pressing 7 on his phone to correspond to the "S" in the account type.

He then presses 2 for Deposit Information, and obtains the information he needs.