

TeleBranch 24 Account Access

JHFCU's TeleBranch 24 service is available free of charge, 24 hours a day, 7 days a week.

You can check:

- Share Balances
- Check Clearings
- Loan Balances
- Certificate Accounts
- Recent Deposits
- Recent Withdrawals
- Dividend Totals
- Current Rates

You can make:

- Withdrawals by Check
- Transfers between Share accounts
- Loan Payments via transfer from Shares
- Advances on Lines of Credit

You can also:

- Calculate a loan payment for a specified amount, or calculate the amount you can afford to borrow based on a given payment amount you'd like to have
- Transfer funds to a separate account via Cross Account Access
- Change your TeleBranch 24 PIN
(This does not affect your Visa Check card or ATM PIN.)

THE JOHNS HOPKINS
FEDERAL CREDIT UNION
— Serving the Johns Hopkins community since 1971 —



How Does TeleBranch 24 Work?

Simply call 410-534-4500 or 1-800-JHFCU-70 if outside the Baltimore metro area. For account information you will need to enter your account number and four-digit Personal Identification Number (PIN), and you will be guided through the system with a series of prompts.

Loan Calculator

The loan calculator allows you to enter a specified loan amount, interest rate, and term and will then calculate an estimated monthly loan payment for you so you'll know how much a car payment or bill consolidation loan payment will affect your monthly budget.

Cross Account Access

The Cross Account Access feature allows you to transfer funds from your Share Savings or Share Draft Checking account or Line of Credit to another account, belonging to you or another member. (For example: if you and your spouse have separate Credit Union Share accounts, you can transfer money from your account to your spouse's account without having to visit a branch.) This service requires the signed authorization of the owners of all the accounts. For two-way access, Cross Account Access applications must be filled out for both accounts. Please call or visit a branch office to apply for this service.

410-534-4500 • 1-800-JHFCU-70 • www.jhfcu.org
(outside the Baltimore area)

East Baltimore

2027 E. Monument St.
Baltimore, MD 21287
M, T, F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 6:00 p.m.

Homewood

Charles Commons
4 E. 33rd St.
Baltimore, MD 21218
M, T, F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 6:00 p.m.

Bayview

5201 Alpha Commons Drive
Baltimore, MD 21224
M, T, F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 6:00 p.m.

Eastern

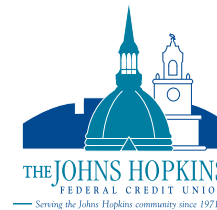
1101 E. 33rd St., Room 303A
Baltimore, MD 21218
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 4:00 p.m.

Mt. Washington

McAuley Hall, Suite 100
5801 Smith Avenue
Baltimore, MD 21209
M, T, F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 6:00 p.m.

Phone Services Department

M, T, Th, F, 8:30 a.m. – 6:00 p.m.
W, 10:00 a.m. – 6:00 p.m.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



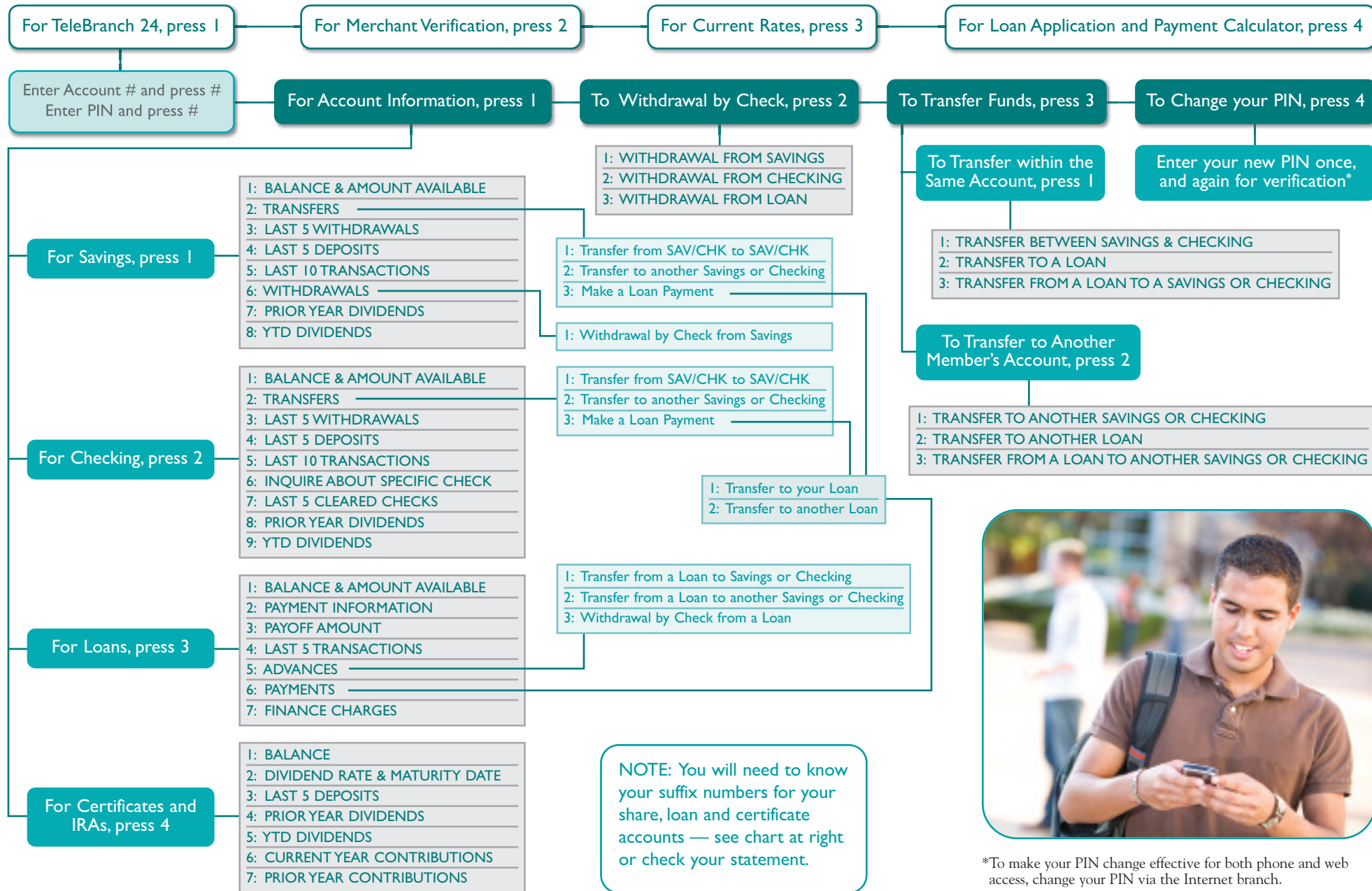
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Account Suffix Codes



Once you are familiar with the system, you do not need to wait for the prompt — you may enter codes at any time to quickly obtain the information you wish.

Check your Credit Union statement for other suffixes for loans or other sub-accounts you may have at the Credit Union.

Share Accounts

Suffix	Type of Account
00	Share Savings
02	Share Draft Checking
05	Money Market
07	Holiday Club*
10	Traditional IRA**
11	Roth IRA**
12	Education IRA**
13	Education Savings — 3 year*
15	Education Savings — 5 year*
81	Custom Savings

Loans

Suffix	Type of Loan
2	Loanmaker Line of Credit
10	Home Equity Line of Credit

Additional Tips

Key	Action
* (star)	Return to the previous menu
# (pound)	End the call
0 (zero)	Speak with a Member Service Representative

*Transfers cannot be made from these accounts through TeleBranch 24.

**Transfers cannot be made to or from these accounts through TeleBranch 24.



*To make your PIN change effective for both phone and web access, change your PIN via the Internet branch.