**FIRST-TIME USER INSTRUCTIONS**

1. **Call (888) 551-3352.**

2. Enter your **member number,** then **press #.**

3. Enter **your temporary PIN** (the last four digits of the primary account holder’s Social Security number), **then press #**.

4. You will be prompted to **enter a new PIN**, then **press #**.

5. Confirm your new PIN.

6. Select a Main menu Option:

1 - Account Inquiries, including balances and recent transactions

2 - Funds Transfers

3 - Hear current rates or calculate estimated loan payments

4 - Change your PIN

5 - Change to a different member number

6 - Other CU services, including locations and hours

7 - Repeat this menu

8 - End the call

9 - CU Talk Tutorial (press \* to exit the tutorial and return to the main menu)