

Audio Response

FREE 24-Hour Service



P.O. Box 492395, Redding, CA 96049
(530) 222-6060 | (800) 303-3838 | m1cu.org

What is Audio Response?

When you use our FREE 24-hour Audio Response Service from home or work, you can process financial transactions and get information on your account(s) with any touch-tone phone. Audio Response could eliminate unnecessary trips to a branch and provide you more control of your account, allowing you up-to-the-minute information on all account activity. Audio Response allows you to confirm which checks have cleared your account, check on account balances, transfer money between accounts, make payments on your loans or lines of credit, and much more.

Setting Up Audio Response

1. Dial (530) 222-6060 or (800) 303-3838 and follow the menu prompts to Audio Response
2. Enter your full account number
3. Enter your full social security number
4. Enter your desired four digit Personal Identification Number (PIN)

Quick Tips and Suggestions

1. "*" Will return you to the previous menu
2. "#" Will replay the entire menu
3. Press 5 to activate Action Code Prompting
4. Press 9 for Help Information

Accessing Audio Response

1. Dial (530) 222-6060 or (800) 303-3838 and follow the menu prompts to Audio Response
2. Enter your full account number
3. Enter your four digit Personal Identification Number (PIN)

Audio Response Menu

PRESS 1: ACCOUNT BALANCE & TRANSACTION HISTORY

Option 1: Current Account Balance

- Press 1 - Savings
- Press 2 - Draft
- Press 3 - Line of credit
- Press 4 - Any suffix
- Press 5 - All active loans

Option 2: History of Deposits

- Press 1 - Savings - direct deposits
- Press 2 - Savings - all deposits
- Press 3 - Draft - direct deposit
- Press 4 - Draft - all deposits
- Press 5 - Lists all deposits to any suffix

Option 3: History of Withdrawals

- Press 1 - Cleared drafts
- Press 2 - ATM withdrawal - savings
- Press 3 - ATM withdrawal - draft
- Press 4 - ACH withdrawal - savings
- Press 5 - ACH withdrawal - draft
- Press 6 - All withdrawals - All suffixes

Option 4: Dividends Earned or Interest Paid Year to Date

- Press 1 - Dividends earned on savings
- Press 2 - Dividends earned on draft
- Press 3 - Interest paid year to date on a line of credit
- Press 4 - Dividends earned or interest paid on any suffix

Option 5: List of Cleared Drafts

- Press 1 - Play list of cleared drafts
- Press 2 - Inquire for individual draft number

Option 6: Play List of all Active Loans

Option 7: Complete History of All Accounts

- Enter 3 digit account suffix

PRESS 2: FUNDS TRANSFERS OR CHECK WITHDRAWALS

Option 1: Phone Transfers

- Press 1 - Transfer from savings to draft
- Press 2 - Transfer from draft to savings
- Press 3 - Advance from line of credit to draft
- Press 4 - Transfer between any two suffixes

- Press 5 - Transfer funds between different account numbers

Option 2: Check Withdrawals

- Press 1 - From savings
- Press 2 - From draft
- Press 3 - From any suffix
- Press 4 - Place stop payment

PRESS 3: CALCULATE LOAN PAYMENTS

- Press 1 - Calculate loan payment
- Press 2 - Calculate amount that can be borrowed

PRESS 4: SPECIAL SERVICES

- Press 1 - Change account pin
- Press 2 - Change to new account
- Press 3 - Play list of all active loans
- Press 4 - Place stop payment