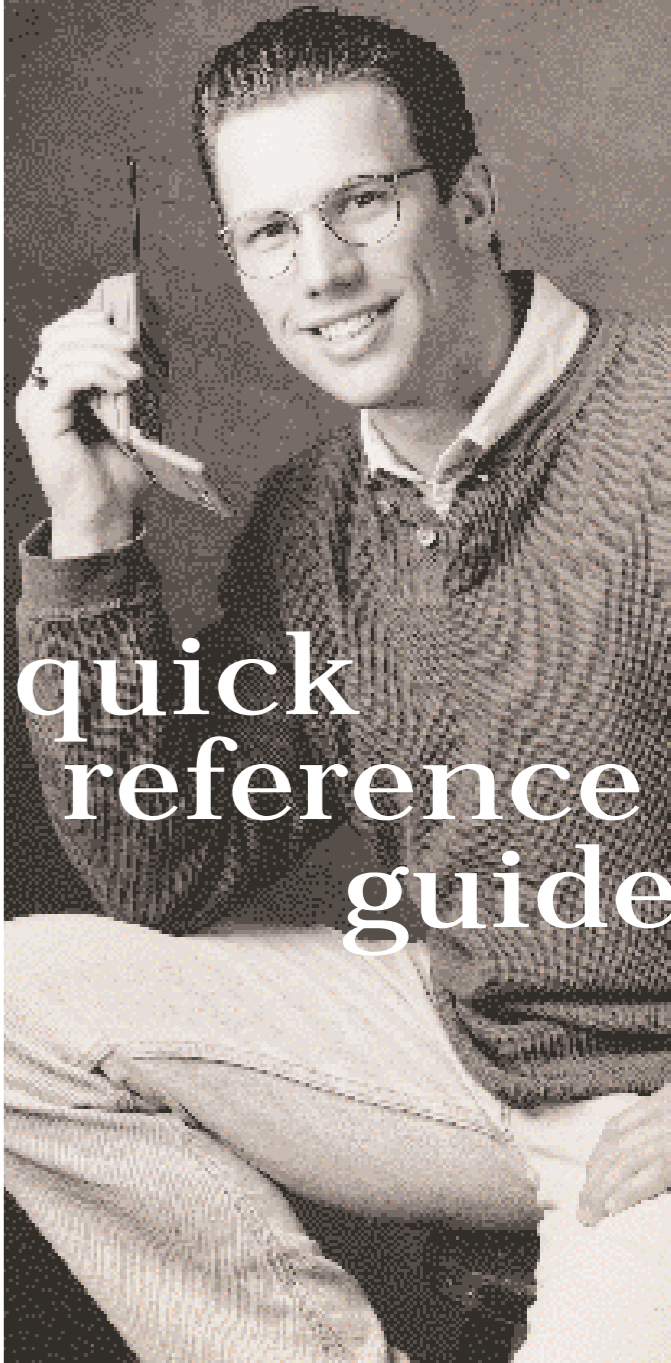


BAYPHONE



quick
reference
guide

3333 Clares Street, Capitola, CA 95010
 Bay Federal
 CREDIT UNION

bay federal credit union offers the ultimate in convenience

- BAYPHONE
- Consumer Loans
- VISA
- ATM & VISA Check Cards
- Checking
- BAYTELLER ATMs
- Internet Cafe (Scotts Valley and Santa Cruz/River St. locations)
- PC BANKING
- BILLPAY
- Direct Deposit
- Payroll Deduction
- Saturday Banking (all locations except Santa Cruz/Cardiff Branch)

locations

- Capitola Branch & ATMs**
3333 Clares Street, Capitola
- Freedom Branch & ATMs**
2028 Freedom Boulevard, Freedom
- Santa Cruz/River St. Branch & ATMs**
420 River Street, Santa Cruz
- Santa Cruz/Cardiff Branch & ATM**
228 Cardiff Place, Santa Cruz
- Scotts Valley Branch & ATMs**
255 Mt. Hermon Road, Scotts Valley
- Cabrillo College ATM**
Student Center
- Downtown Santa Cruz ATMs**
106 Church Street
- UC Santa Cruz ATM**
Bay Tree Bookstore
- Aptos ATM**
7887 Soquel Drive
- All branches and Member Services**
831.479.6000
888.4BAYFED or 888.422.9333
(toll free outside Santa Cruz County)
- Web Site/BAYFEDONLINE**
www.bayfed.org
-

welcome to BAYPHONE

BAYPHONE is Bay Federal's automated telephone transaction system. BAYPHONE allows you to perform almost any transaction 24-hours a day from any touch-tone phone in the world. Check your balances, transfer funds, confirm cleared checks, find out the latest loan rates, make your VISA or other loan payments, and even withdraw funds.

getting started

Getting started on BAYPHONE is easy. Simply dial 831.479.6000 or 888.4BAYFED to access BAYPHONE. After selecting your language preference (English or Spanish), press 3 to use voice response. You will be asked to enter your member number, the first two letters of your last name, and a password.

When you enter information (such as your account number), BAYPHONE will ask you to enter the information followed by a **#** "pound sign." When you press this key, you are telling BAYPHONE that you have finished entering the information requested. If you need to go back to a previous action, simply press the "asterisk" ***** key.

common account types

Savings	\$1
Money Market Savings	\$50
Checking	\$75, \$76, or \$40
Blue Ribbon Line of Credit	\$12
VISA	125, 126, 128, or 129
New Auto Loan	123
Used Auto Loan	122
Mortgage/Equity Line	131-139, 148, or 149

sample transaction

Inquiry of Deposits to Checking Account
 Dial 831.479.6000
 Select language preference.
 Enter **1** for English.
 Enter **2** for Spanish.

Enter **3** to use BAYPHONE

Enter your account number plus the first two letters of your last name followed by the pound key. For the letters Q and Z, use the "0" key.

Enter your password followed by the pound key.

Enter **1** for inquiries.

Enter **2** for cleared checks, deposit, or withdrawal information.

Enter the account type for a checking account (for example, "S75") followed by the pound key.

S75 = **2** **7** **5** **#**
 Enter **2** for deposit information.



step four

1 FOR INQUIRIES

- 1 For specific account information (enter account type).
- 2 For account balances.
 - 1 For savings and checking account balances.
 - 2 For loan balances.
 - 3 For certificate balances.
 - 4 For all account balances.
 - * To escape this option.
- 3 For cleared checks, deposit, or withdrawal information (enter account type).
 - 1 For cleared check information.
 - 2 For deposit information.
 - 3 For withdrawal information.
 - 4 To inquire if a specific check has cleared.
 - * To escape this option.
- 4 For interest or dividend information (enter account type).
 - 1 For interest/dividends paid this year.
 - 2 For date/amount of last dividend paid.
 - 3 For interest/dividends paid last year.
 - * To escape this option.

5 For loan information (enter account type).

- 1 For loan payment information (payment, next due date, past due).
- 2 For loan payoff.
 - * To escape this option.
- 6 For payroll information.
- 7 For loan application status.
- 8 For tax information.
 - 1 Interest/dividends paid this year and tax withholding.
 - 2 Interest/dividends paid last year and tax withholding.
 - * To escape this option.

2 TO TRANSFER FUNDS

- 1 To transfer funds between your own accounts.
- 2 To transfer to a different member's account.
- * To escape this option.

3 TO WITHDRAW FUNDS (issue checks)

- 1 To request a check for yourself.
- * To escape this option.

4 LOAN SERVICES

- 1 Check loan rates.
- 2 Estimate a loan payment.
- 3 Apply for a new loan.
- 4 Check loan application status.
 - * To escape this option.
- 5 FOR OTHER SERVICES
 - 1 To change your password.
 - 2 To estimate a loan payment.
 - 3 Stop payment on a check.
 - 4 Report a lost or stolen ATM card.
 - 5 Report a lost or stolen credit card.
 - * To escape this option.

6 TO RE-ENTER A MEMBER NUMBER

7 TO TRANSFER TO A MEMBER SERVICE REPRESENTATIVE (During regular business hours)

* TO END CALL

step one

Call 831.479.6000 or 888.4BAYFED (toll free outside Santa Cruz County)

Press 1 to access BAYPHONE

step two

Choose from the following options:

- 1 To continue in English.
- 2 To continue in Spanish.

step three

Choose from the following options:

1 CURRENT RATES

- 1 Savings and checking account rates.
- 2 Loan rates.
- 3 Certificate rates.
- * To escape this option.

3 USE BAYPHONE (Voice Response)

Enter your member number and the first two letters of your last name followed by the pound # key.

Then enter your password followed by the pound # key.

common account types

- SavingsS1
- Money Market SavingsS50
- Checking.....S75, S76, or S40
- Blue Ribbon Line of Credit.....L12
- VISA.....L25, L26, L28, or L29
- New Auto LoanL23
- Used Auto Loan.....L22
- Mortgage/Equity LineL31-39, L48, or L49



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