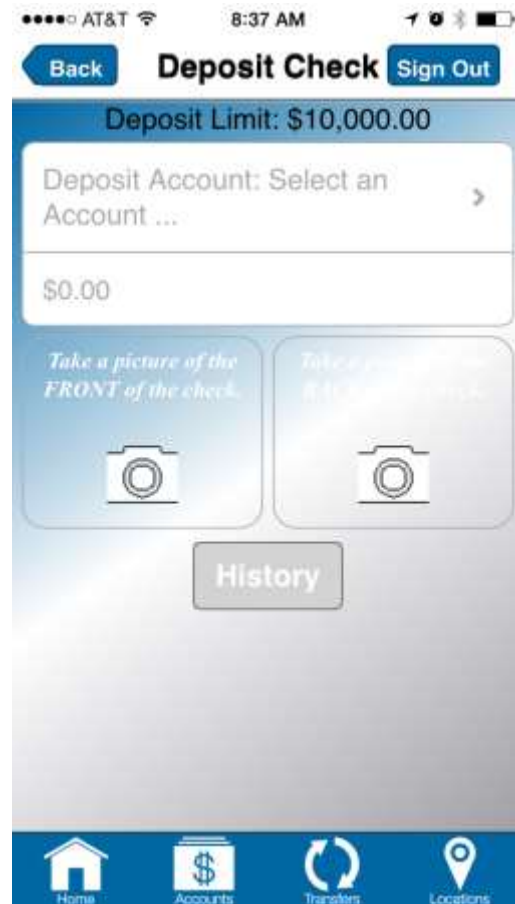


Mobile Deposit Process

I. Member scans and submits check.

1. Member opens mobile app and chooses Deposit Check.
2. Member logs in.



3. Remaining daily (and per item) Deposit Limit shows at top
4. Member chooses deposit account
5. Member enters check amount
6. Member clicks on "Take a picture of the front of the check"
7. After taking picture of front member chooses "Retake" or "Use Photo"
8. After choosing "Use Photo" app prompts for back of check
9. Member reads statement "By clicking Submit, I agree to the Terms and Conditions." (Member can click on "Terms and Conditions" to read.)
10. Member clicks "Submit".

II. Image file is created at Cachet.

III. CU Staff reviews and approves or rejects check.

Daily at 3:30pm, Mon-Fri (4:00pm – file cutoff time)

Can also be processed earlier or later, but must be processed at 3:30pm.

1. Check Review Site

Logon: <https://telcoplus.rdcselect.com/CheckReview/Account/LogOn>

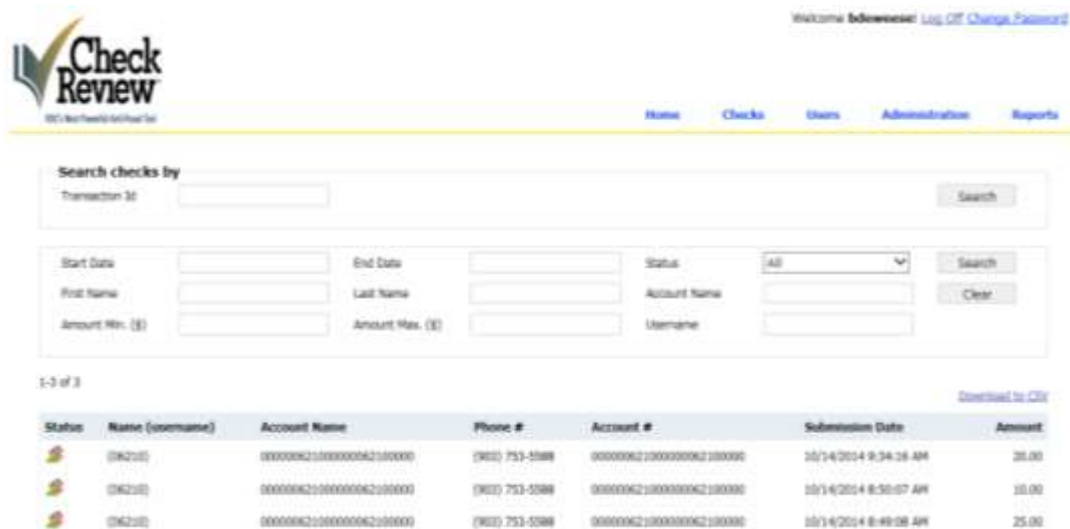
Home Page



The screenshot shows the home page of the Check Review application. At the top right, it says "Welcome bdweese! Log Off Change Password". The navigation menu includes "Home", "Checks", "Users", "Administration", and "Reports". The main content area features a "Welcome to CheckReview™!" message and a list of features: "Monitor check images and data in real-time", "Manage check fraud with customizable business rules", and "Track transactions and usage with convenient reporting". A small image of a padlock is visible on the left side of the main content area.

2. Review check/transaction list

Click the **Checks** link to display a searchable Transaction List, as shown.



The screenshot shows the "Checks" page of the Check Review application. It features a search form with fields for "Transaction ID", "Start Date", "End Date", "Status", "First Name", "Last Name", "Account Name", "Amount Min. (\$)", "Amount Max. (\$)", and "Username". Below the search form, there is a table displaying a list of transactions. The table has columns for "Status", "Name (username)", "Account Name", "Phone #", "Account #", "Submission Date", and "Amount".

Status	Name (username)	Account Name	Phone #	Account #	Submission Date	Amount
	(DK210)	00000062100000062100000	(902) 753-5988	00000062100000062100000	10/14/2014 9:34:18 AM	30.00
	(DK210)	00000062100000062100000	(902) 753-5988	00000062100000062100000	10/14/2014 8:50:07 AM	10.00
	(DK210)	00000062100000062100000	(902) 753-5988	00000062100000062100000	10/14/2014 8:49:08 AM	25.00

Search Transactions

The transaction list displays only the first 20 of all transaction records. Search for the items you want using the search criteria boxes, and click the **Search** button to narrow your results. If searching by Transaction ID, all other search criteria are ignored. Click **Clear** to remove your search criteria.

3. Review member account for the following:

The criteria used in the decision to allow a member to use Mobile Deposit service include:

- Must have a checking account in good standing
- Checking account must have been open at least 90 days
- No more than 3 overdrafts, and no NSF's in the past 3 months
- No current overdrafts
- Primary member must be at least 18 years of age
- No charge offs and no loan delinquency of greater than 30 days in the past 6 months
- No returned deposited items in the past 6 months

4. User maintenance in CheckReview/Cachet

If member does not qualify in criteria above, reject check and send email to member.

If member qualifies set tier (see below) as follows:

Click on Users

Search by userid/account number & Click on the new user

Click on Organization drop down & choose correct tier for user/member

Add Name, Phone number & email, then save

Limits/Tiers

The following limits will apply for all eligible accounts:

- Standard / Tier 2
 - Per Item Limit – \$2,000
 - Daily Limit – \$2,500
- New Member (less than 6 months) / Tier 1
 - Per Item Limit – \$1,000
 - Daily Limit – \$1,500
- Maximum (requires supervisor approval, see below) / Tier 3 or 4
 - Per Item Limit – \$5,000
 - Daily Limit – \$10,000

Supervisors may approve up to the maximum for members in good standing at least one year and that regularly make large check deposits with no return history.

Correct Tier is important to appropriately automate future check processing.

5. Click on check to be reviewed.

Icons in the Status column signal the following transaction status:



Needs Review—The transaction has broken one or more business rules and is waiting for operator intervention.



In Process—The system is processing the check to determine if any business rules were broken.



Rejected—The check has been rejected either by an operator or automatically, depending on system settings.

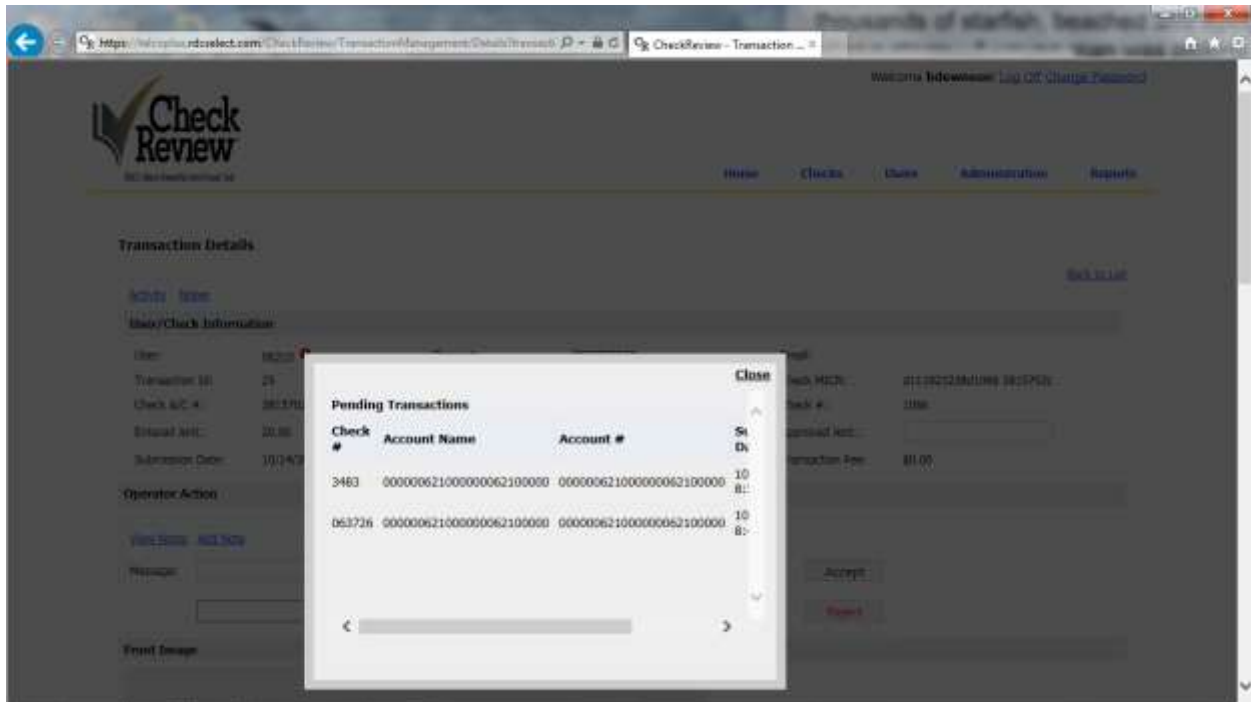


Accepted—The check has been accepted either by an operator or automatically, depending on system settings.

6. Review Information on user

Red Exclamation

If there is a red exclamation beside User number click to open. Take appropriate steps if excessive checks or amounts.



User Activity

Click on Activity to view history and take appropriate actions, if needed.

The screenshot displays the 'Check Review' web application interface. A modal window titled 'Activity' is open, showing a table of system events. The table has four columns: 'Activity', 'Operator', 'Message', and 'Status'. The events include check receipt, transaction validation, check image processing, check recognition, business rule validation, email sending, and business rule updates. A 'Notes' entry is also visible at the bottom of the activity log.

Activity	Operator	Message	Status
Check Received	01/08/2014 08:08:11 AM	Processing for transaction ID # 407610	Successful
Transaction Validator	01/08/2014 08:08:12 AM	Validation Successful	Successful
Check Image Processor	01/08/2014 08:08:13 AM	Processed Image Successfully	Successful
Check Recognition	01/08/2014 08:08:13 AM	Check recognition done	Successful
Business Rules	01/08/2014 08:08:13 AM	Setting Transaction status to Noncompliance due to non-compliance on the recognized amount	Noncompliance
Email Sender	01/08/2014 08:08:13 AM	Emails Sent Successfully	Successful
Business Rules Update	01/08/2014 08:08:13 AM	Needs Manual Review	Failed
Notes	02/25/2014 1:57:29 PM	Testing - check - amt entered deliberately wrong	

Notes

Click on Notes
Read notes and take appropriate actions, if needed and/or add notes.

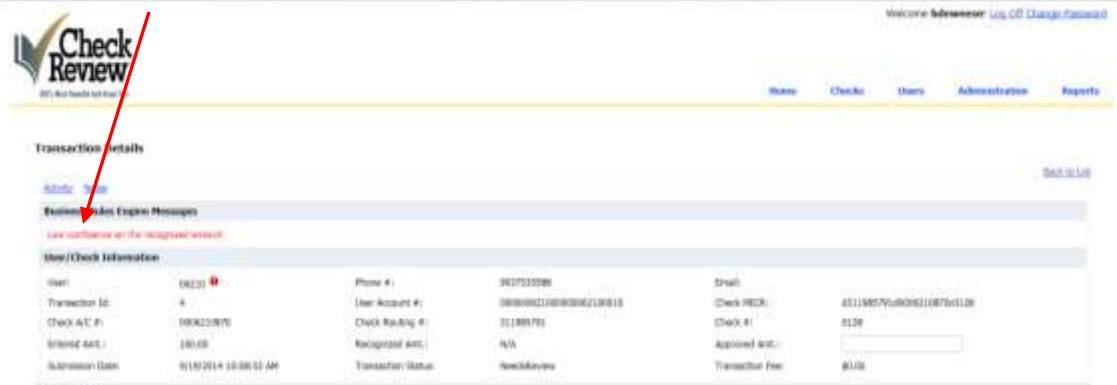
The screenshot shows the 'Check Review' web application with a modal window titled 'Notes' open. The window contains a text area with the text 'Nothing to show' and a 'Add Note' button at the bottom. The background shows the 'Transaction Details' section of the application, including fields for 'User/Check Information' and 'Operator Action'.

Operator Actions

Click on View Notes to view notes. (may or may not be the same as Notes above)
Read notes and take appropriate actions, if needed and/or add notes.



7. Review check
Read any notes in red, verify, and take appropriate actions.



View Check

Scroll down to view front and back of check image.

Look at check to see that the amount and endorsement are correct.



8. Accept or Reject Check

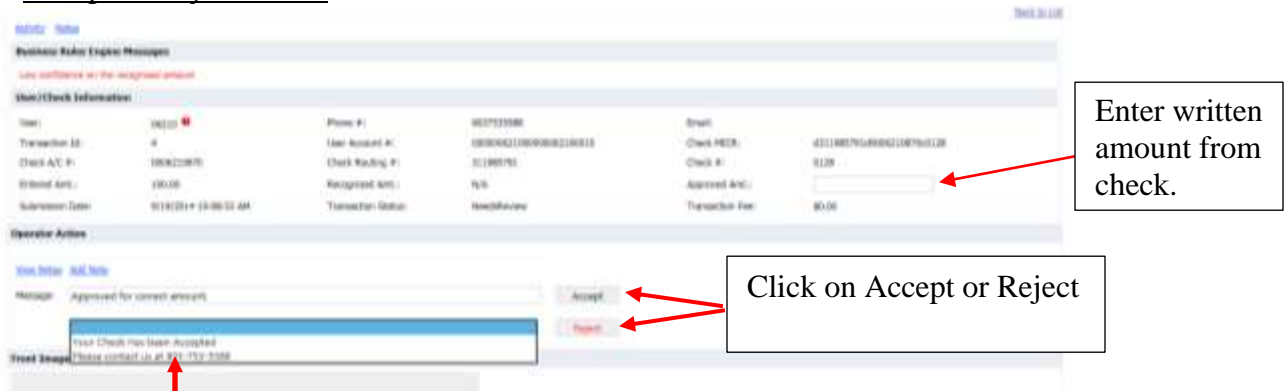
Enter Approved Amt

For small differences, enter amount written and send email to member. For large discrepancies reject and send email. See Approved Emails at the end of this document.

Check Endorsement

If endorsement is incorrect and this is the first check and a good member accept and send “check accepted - endorsement incorrect” email. If endorsement is incorrect and member was previously notified or member is not a well-established member send “check rejected – endorsement incorrect” email.

Accept or Reject Check



Can enter message or choose from drop down.

IV. Send member email

Send appropriate email message. Approved emails with subject lines and messages will be found at the end of this document.

V. Approved checks post to member's account

Checks clear under code rdep, G/L account 872.007

VI. Place hold(s) if needed.

VII. Set member limits in OFX properties in Sharetec.

- 1) Default Limit is \$5,000 per check, \$10,000 per day.
Change to limits according to tier.
- 2) OFX Network Member Properties. (Located: OFX\ Network Member Properties\Status)

The screenshot shows the 'Network Member Properties' window. The 'Status' tab is active. The 'Daily DP Max' is set to 10.00, 'Per Deposit Max' is 10.00, and 'Remaining DP Amt' is 10.00. The 'RDC Limit Default' checkbox is checked. The 'Disable Remote' checkbox is unchecked. The 'Disable Remote Deposit' checkbox is unchecked. The window also shows fields for 'Card Name', 'Open Date', 'Close Date', 'Expire Date', 'Last Login Date', 'Last Login Time', 'Last Tran Date', 'ID Change Date', 'ID Change Time', 'Password Change Date', and 'Password Change Time'. The 'Password' field is masked with asterisks and has a 'Temp Password' button next to it. The 'ATM' section includes fields for 'ATM Share Acct', 'ATM Other Acct', 'ATM Credit Card', 'ATM Install Loan', 'ATM Draft Acct', 'ATM Draft2 Acct', 'ATM LOC Acct', and 'ATM Mortgage Acct'. The 'Card' section includes fields for 'Card Qty', 'Card File', and 'Card Date'.

- a) **Daily DP Max:** Setup the total amount that can be deposited daily.
- b) **Per Deposit Max:** Setup the maximum amount for each deposit.
- c) **Remaining DP Amount:** Initially, it will be the same as the Daily DP Max. It will adjust as deposits are made. This amount will be reset each day.
- d) **RDC Limit Default checkbox:** If this box is checked and the values are changed to "0", they will no longer be able to make RDC Deposits. If the values are set to 0 and this box is not checked, it will pull in the information from the new RDC back office control to set the limits. After the limits are added from the B.O.C. the box will automatically be checked. If these limits are changed manually, it will no longer use the back office control limits.
- e) **Disable Remote Deposit checkbox:** If checked, they will not be able to use remote deposit.

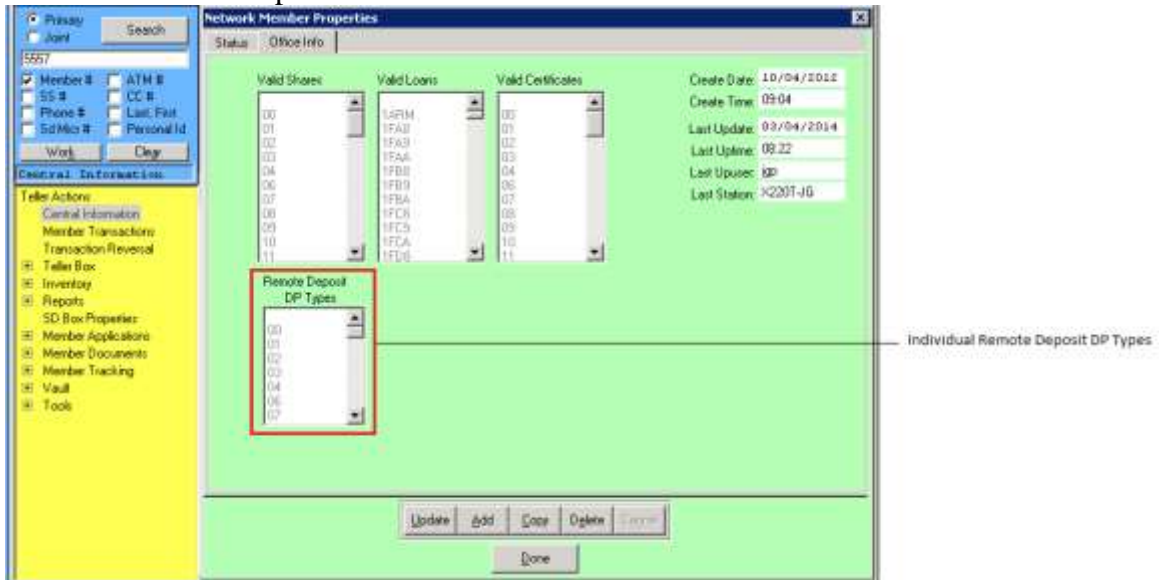
3) Individual DP Types for Remote Deposit.

ONLY IF WE WANT TO RESTRICT DEPOSIT TYPE. IF NOT CHANGED ON THIS SCREEN THE FOLLOWING (IF OPEN) WILL BE AVAILABLE:

- | | | | |
|----|----|----|----|
| 00 | 01 | 02 | 03 |
| 04 | 05 | 07 | 08 |
| 09 | 10 | | |

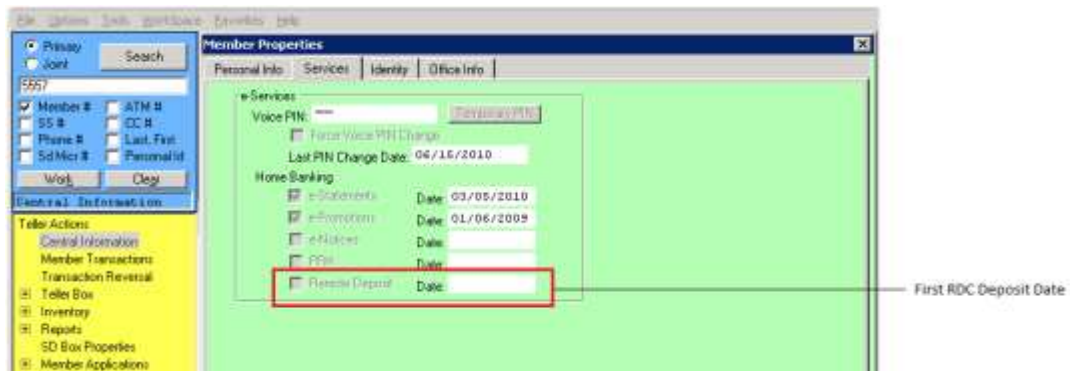
(Located: OFX\ Network Member Properties\Office Info)

This area will allow you to change the DP Type for an individual member. Only the selected types will be displayed on the remote deposit account selection screen. If this has not been manually updated for an individual member it will use the DP Types in the Network Control Properties.



4) Initial Remote Deposit date. *(Located: Member Properties\Services)*

After a member makes their first remote deposit, the Remote Deposit checkbox is checked and the date is entered.



VIII. Cachet releases X9 file

Cachet will send the file of released/approved checks at 4pm Central Time. It takes approximately 30 min. for the file delivery.

IX. Check clearing

Checks process, clear, and return in much the same way as checks deposited at ATM.

X. Other Check Review/Cachet Reports

Users Tab



The screenshot shows the 'Users Tab' interface. At the top right, it says 'Welcome **bdeweese!** [Log Off](#) [Change Password](#)'. Below the 'Check Review' logo is a navigation menu with 'Home', 'Checks', 'Users', 'Administration', and 'Reports'. The main content area is titled 'User List' and includes two buttons: 'New Check/Review User' and 'New Phone User'. A search form contains fields for 'User Name', 'First Name', 'Last Name', 'Phone', and 'Status' (with a dropdown menu set to 'New'). There are 'Search' and 'Clear' buttons. Below the search form, a message states 'Unable to find any User(s) that meet the search criteria.' Below this is a table header with columns: 'Status', 'User Name', 'Name', 'Phone #', and 'Account #'.

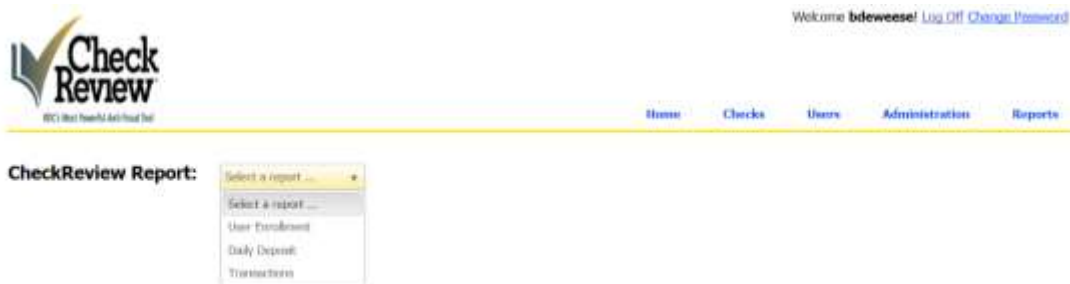
May not need the New Check/Review User button
We do not use the New Phone User button.

Administration Tab

For administrators only. May not be visible to all users.

REPORTS


Select report from drop down



The screenshot shows the 'Reports' section of the interface. At the top right, it says 'Welcome **bdeweese!** [Log Off](#) [Change Password](#)'. Below the 'Check Review' logo is a navigation menu with 'Home', 'Checks', 'Users', 'Administration', and 'Reports'. The main content area is titled 'CheckReview Report:' and features a dropdown menu labeled 'Select a report ...'. The dropdown menu is open, showing the following options: 'Select a report ...', 'User Enrollment', 'Daily Deposit', and 'Transactions'.

User Enrollment Report

Welcome: **bdeweese!** [Log Off](#) [Change Password](#)



[Home](#) [Checks](#) [Users](#) [Administration](#) [Reports](#)

CheckReview Report: User Enrollment


Report options

First Name: Last Name: User Name:
 Start Date: End Date:

Enrollment Date	First Name	Last Name	Mobile #	Email	Username	Account #	Routing #	Account Name
9/25/2014 8:06 AM	Betty	Deweese		bdeweese@tricolpku.org	bdeweese			
9/18/2014 9:53 AM			913751558		96210	00000062103000006210001	31198579	0000006210000006210001
9/18/2014 9:18 AM			913751558		40890	00000408900000040890001	31198579	00000408900000040890001
9/4/2014 8:01 AM	Cachet	Relationship Manage		amcaub@y@cachetfinancial.co	tricolpku_cry			
9/5/2014 8:00 AM	Data System	Admin		cmwng@data-systems.com	data_tricolpku			
9/3/2014 3:27 PM	Teak	User	900999999	teakuser@cachettricolpku.com	CachetTeak	900999999	31199051	900999999

Daily Reports

Welcome: **bdeweese!** [Log Off](#) [Change Password](#)



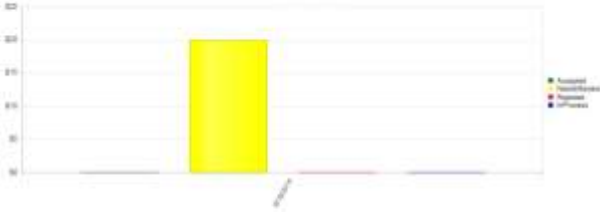
[Home](#) [Checks](#) [Users](#) [Administration](#) [Reports](#)

CheckReview Report: Transactions


Report Title:
 Client Type:
 V-Auth Type:

Start Date: End Date: Name:
 First Name: Last Name: Account Name:
 Amount Min: Amount Max: Summary:

Transaction Report

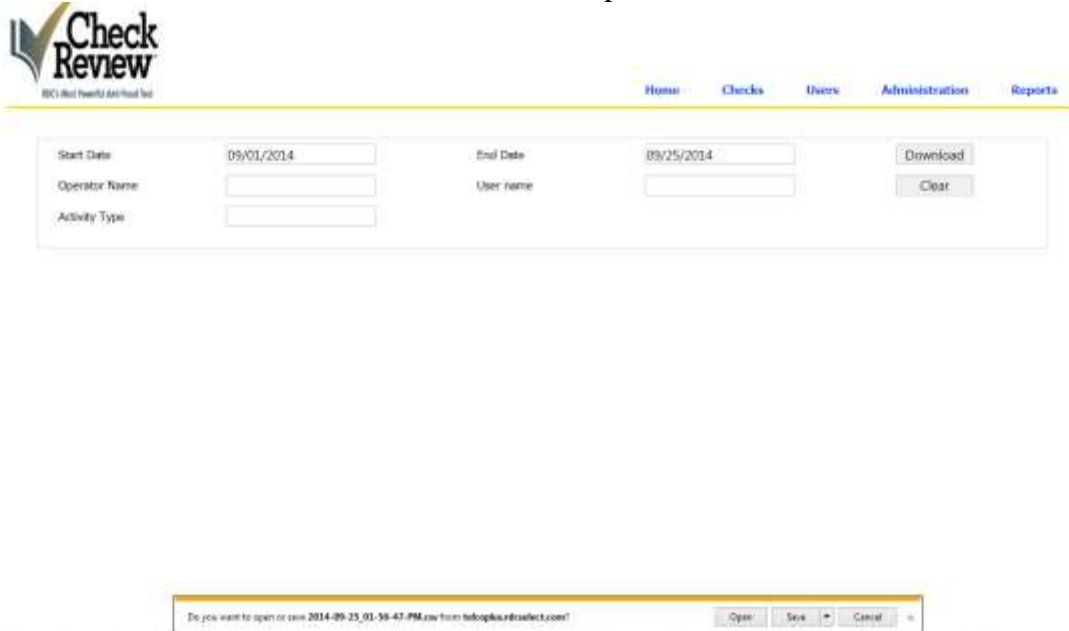


2011 - 2013 Cashier Training System



Account Activities Report

Enter Search Criteria, click Download, then open



Example of Report from search

The screenshot shows an Excel spreadsheet with the following data:

ActivityDate	ActivityType	Source	UserName	OldValue	NewValue	OperatorName	Message
9/25/2014 13:40	successful-login	ValidateUser	bdeweese			bdeweese	login successful
9/25/2014 13:32	successful-login	ValidateUser	bdeweese			bdeweese	login successful
9/25/2014 13:26	successful-login	ValidateUser	bdeweese			bdeweese	login successful
9/25/2014 13:26	edit-user	Status	bdeweese	NeedPassword	Active	dtx_telcoplus	
9/25/2014 13:26	change password	ChangePassword	bdeweese			bdeweese	password changed
9/25/2014 8:06	change password	ChangePassword	bdeweese			dtx_telcoplus	password changed
9/25/2014 8:06	edit-user	Status	bdeweese	Active	NeedPassword	dtx_telcoplus	
9/25/2014 8:06	new-user	CreateUser	bdeweese		bdeweese	dtx_telcoplus	
9/25/2014 8:05	successful-login	ValidateUser	dtx_telcoplus			dtx_telcoplus	login successful
9/19/2014 10:08	successful-login	ValidateUser	dtx_telcoplus			dtx_telcoplus	login successful
9/19/2014 10:08	successful-login	ValidateUser	dtx_telcoplus			dtx_telcoplus	login successful
9/19/2014 10:08	successful-login	ValidateUser	dtx_telcoplus			dtx_telcoplus	login successful
9/19/2014 10:07	successful-login	ValidateUser	dtx_telcoplus			dtx_telcoplus	login successful
9/19/2014 10:07	successful-login	ValidateUser	dtx_telcoplus			dtx_telcoplus	login successful
9/19/2014 10:07	successful-login	ValidateUser	dtx_telcoplus			dtx_telcoplus	login successful
9/19/2014 9:55	successful-login	ValidateUser	dtx_telcoplus			dtx_telcoplus	login successful
9/19/2014 9:55	change password	ChangePassword		6210		cfadmin	password changed
9/19/2014 9:55	successful-login	ValidateUser	dtx_telcoplus			dtx_telcoplus	login successful
9/19/2014 9:55	new-user	CreateUser		6210		6210 dtx_telcoplus	
9/19/2014 9:55	successful-login	ValidateUser	dtx_telcoplus			dtx_telcoplus	login successful
9/19/2014 9:54	successful-login	ValidateUser	dtx_telcoplus			dtx_telcoplus	login successful
9/19/2014 9:16	successful-login	ValidateUser	dtx_telcoplus			dtx_telcoplus	login successful

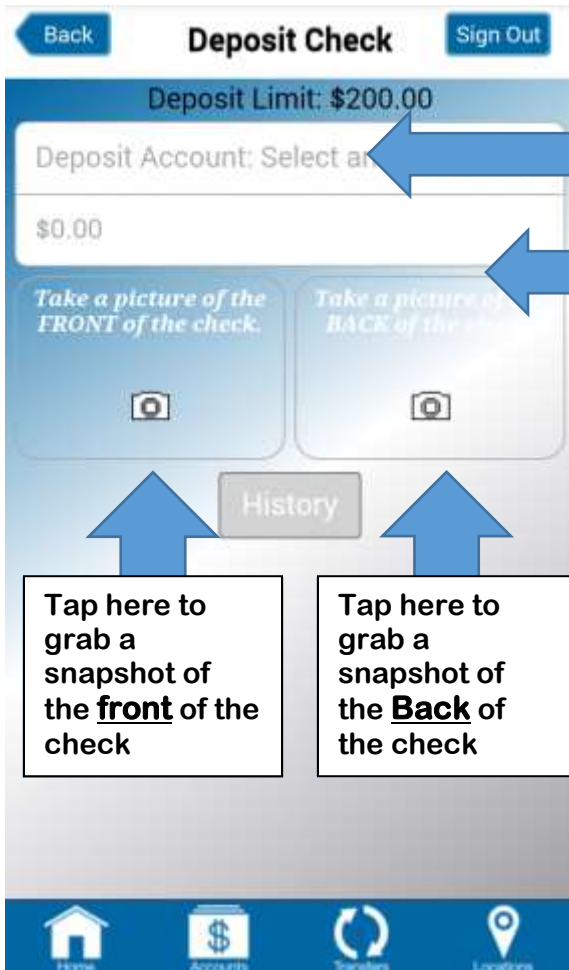
Cachet Technical Support:
Phone: 855.277.9097
Email: support@rdcselect.com

Telco Plus Credit Union Introduces



Our newest feature in the Telco Plus Apple or Android app is **Mobile Deposit**. In the following pages we will give you a brief how-to for this new feature.

Once logged in this is what the deposit Check page looks like.



Tap to choose the account you want to deposit to

Type in amount of Check

Tap here to grab a snapshot of the **front** of the check

Tap here to grab a snapshot of the **Back** of the check

+

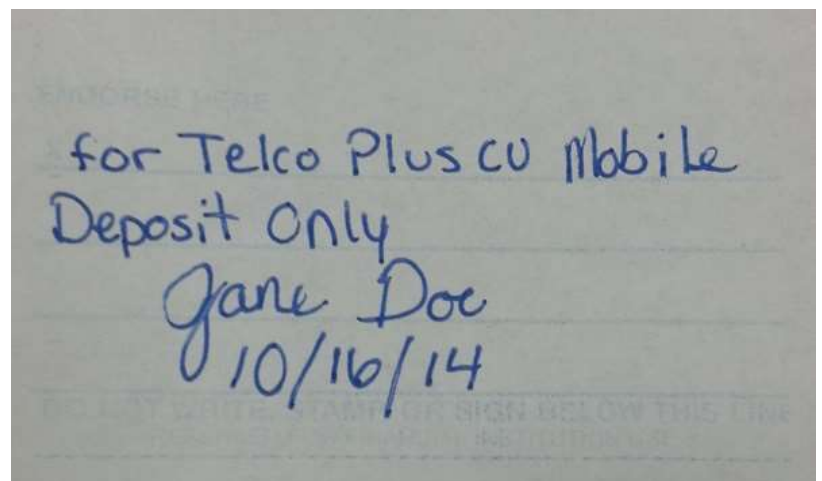
The check should be clear and easy to read. Keeping the corners of the check within the frame.



+

The back of the check must show the proper endorsement. (See Example)
It must show:

- Payee signature
- Date signed
- "Telco Plus CU mobile deposit only"

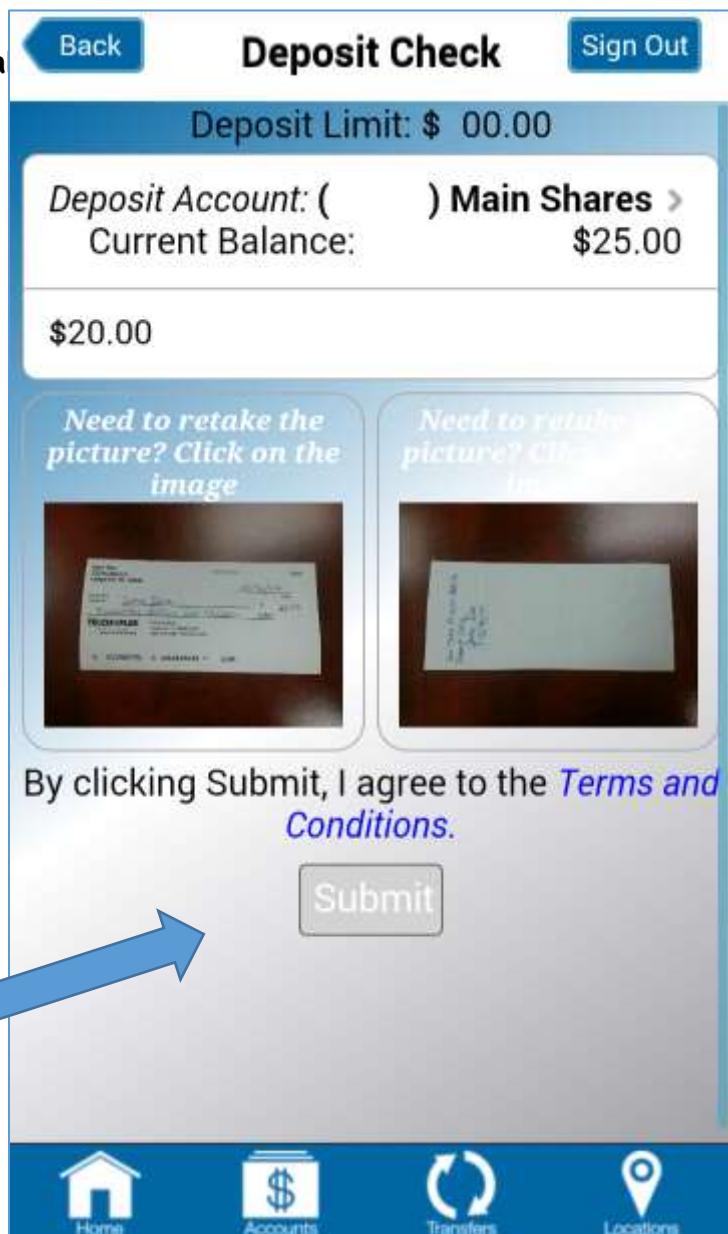


Note All checks are subject to approval. A complete check may be rejected.

Verify all information is correct.

Click to read Terms and Conditions

Click "Submit" to send check images.



This success screen shows the check has been submitted for review.

Original Check Retention: Once your check image has been credited to your account, you must mark the original check as “VOID” and retain the check for sixty (60) days. Immediately after this 60-day period, you may destroy the original paper check.

- **Deposits made by Mobile Deposit will not show on your account until after reviewed and submitted. Checks are reviewed and submitted anytime during the day, on our regular open business days, but not later than 3:30 p.m. Central Time. Checks deposited after 3:30 p.m. Central Time on a regular open business day will not be reviewed, submitted and posted until the next regular open business day. Holds may apply.**
- **Telco Plus is not liable for any fees you may incur for use of mobile data and/or texting. See your mobile provider for rates.**
- **Please review the Terms and Conditions for detailed instructions and full disclosures.**

APPROVED EMAILS

Accepted Email (no issues)

Don't forget to change limits, if new enrollee.

Subject Line: Your Check Has Been Accepted For Deposit

Message:

Thank you for using our new Mobile Check Deposit Service.

We know that you will find it to be convenient and user friendly. Go to <http://youtu.be/IZd20IMHs4> for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

Your per check deposit limit is: \$2,000.00

Your daily check deposit limit is: \$2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.

Check Accepted – Discrepancy in Amount Entered

Don't forget to enter check amounts and change limits, if new enrollee.

Subject Line: Your Check Has Been Accepted For Deposit

Message:

Thank you for using our new Mobile Check Deposit Service.

Please note that we have accepted your check for an amount different than the one entered.

Check amount entered: \$
Check amount accepted: \$

We know that you will find it to be convenient and user friendly. Go to <http://youtu.be/IZd20IMHhs4> for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

Your per check deposit limit is: \$2,000.00
Your daily check deposit limit is: \$2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.

Check Accepted – Hold Placed

Don't forget to enter check hold amounts and release date and change limits, if new enrollee.

Subject Line: Your Check Has Been Accepted For Deposit

Message:

Thank you for using our new Mobile Check Deposit Service.

Please note that we have accepted your check for deposit with the following hold:

Hold amount: \$
Hold release date:

We know that you will find it to be convenient and user friendly. Go to <http://youtu.be/IZd20IMHhs4> for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

Your per check deposit limit is: \$2,000.00
Your daily check deposit limit is: \$2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.

Checked Rejected – Discrepancy in Amount Entered

Don't forget to enter check amounts and change limits, if new enrollee.

Subject Line: Sorry, we are unable to accept your check at this time.

Message:

Thank you for using our new Mobile Check Deposit Service.

We regret that we were unable to process your check for deposit due to a discrepancy in the amount entered and the negotiable amount on the check.

Check amount entered: \$
Negotiable check amount: \$

Please rescan, enter correct amount and resubmit.

We are sorry for this inconvenience. Go to <http://youtu.be/IZd20IMHHs4> for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

Your per check deposit limit is: \$2,000.00
Your daily check deposit limit is: \$2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.

Check Accepted – Endorsement Incorrect
Don't forget to change limits, if new enrollee.

Subject Line: Your Check Has Been Accepted For Deposit

Thank you for using our new Mobile Check Deposit Service.

We know that you will find it to be convenient and user friendly. Go to <http://youtu.be/IZd20IMHs4> for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

Your per check deposit limit is: \$2,000.00

Your daily check deposit limit is: \$2,500.00

Your check was accepted for deposit; however, in the future please use the following guidelines when endorsing your check for mobile deposit.

Endorsement. For any check deposited as an image through Mobile Deposit, you must endorse the check as follows: “For Telco Plus CU Mobile Deposit only, then sign & date” or as otherwise instructed by us before you scan the check.

Example:



Checks received that are not endorsed in accordance with this provision may be rejected.

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.

Checked Rejected – Endorsement Incorrect
Don't forget to change limits, if new enrollee.

Subject Line: Sorry, we are unable to accept your check at this time.

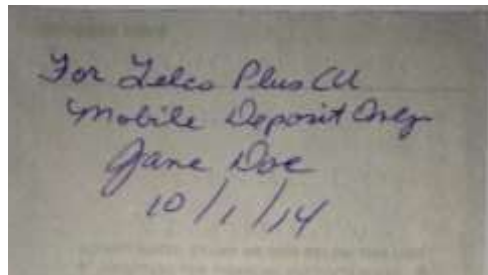
Message:

Thank you for using our new Mobile Check Deposit Service.

We regret that we were unable to accept your check for deposit; please use the following guidelines when endorsing your check for mobile deposit, then rescan and submit again for deposit.

Endorsement. For any check deposited as an image through Mobile Deposit, you must endorse the check as follows: “For Telco Plus CU Mobile Deposit only, then sign & date” or as otherwise instructed by us before you scan the check.

Example:



Checks received that are not endorsed in accordance with this provision may be rejected.

We are sorry for this inconvenience. Go to <http://youtu.be/IZd20IMHHs4> for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

Your per check deposit limit is: \$2,000.00

Your daily check deposit limit is: \$2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.

Checked Rejected – Image Quality

Don't forget to enter reason, copy and insert section of agreement that applies, and change limits, if new enrollee.

Subject Line: Sorry, we are unable to accept your check at this time.

Message:

Thank you for using our new Mobile Check Deposit Service.

We regret that we were unable to process your check for deposit due to:
Image Quality

We are sorry for this inconvenience. Please rescan front and back of check and resubmit.

Go to <http://youtu.be/IZd20IMHs4> for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at
http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

Your per check deposit limit is: \$2,000.00
Your daily check deposit limit is: \$2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.

Checked Rejected – other

Don't forget to enter reason, copy and insert section of agreement that applies, and change limits, if new enrollee.

Subject Line: Sorry, we are unable to accept your check at this time.

Message:

Thank you for using our new Mobile Check Deposit Service.

We regret that we were unable to process your check for deposit due to:

We are sorry for this inconvenience.

Go to <http://youtu.be/IZd20IMHs4> for a quick tutorial on how to use Mobile Deposit.

A copy of the Mobile Deposit Agreement may be found at
http://www.telcoplus.org/forms_app/MobileDepositAgreement.pdf.

Your per check deposit limit is: \$2,000.00

Your daily check deposit limit is: \$2,500.00

Please contact Member Services @ memserv@telcoplus.org or (903) 753-5588 or (903) 597-4321 with any questions or comments about this or any other service offered by Telco Plus Credit Union.