TELEPHONE BANKING SYSTEM

MEMBER INSTRUCTION GUIDE

How to Access Telephone Banking System

The telephone banking system can be accessed by calling 902.492.2211 or 1.866.335.3018 if outside of Nova Scotia.

If you have not previously used CUA's telephone banking system, please contact our Customer Contact Centre at 902.492.6500 or email us at info@cua.com so that we can register you for the new system. If you have used the system before, you can immediately start accessing this service.

There are four options in the main menu, with the noted keypad options (the number you use on your phone):
- 1 for account information.
- 2 for deposit and loan rates
- 3 for lost or stolen ATM or debit cards
- 4 for CUA's locations and business hours

Option 1, account information, is where you would carry out any of your banking transactions, including making a bill payment, checking account balances and transferring between accounts.

If you select option 2, you will be transferred to CUA's Customer Contact Centre. If you select option 3, you will be transferred to CUA's card services provider, Everlink Payment Services.

1: Account Information

Once you've selected option 1 to get to account information, you will be prompted to enter an account number followed by the # sign. You can find your account number(s) on your August 17 – 31 bank statement. If you also have access to online banking, you can find your account number(s) by clicking "Accounts" in the menu bar and then selecting "View accounts". If you have multiple accounts, you may use any one of them.

You will then be asked to confirm the type of account that is associated with your account number that you just entered, choosing from the following options:
A. 1 for Chequing Account
B. 2 for Savings Account
C. 3 for Term Deposit
D. 4 for Loan

E. 9 to Return to Previous Menu

You will be prompted to enter your Personal Identification Number (PIN) followed by the # sign.   The PIN length is between 4 to 8 digits.

Previous Telephone Banking System Users:

If you used CUA's previous telephone banking system, you would have received a letter dated October 11, 2024 that referenced a 5-digit Personal Identification Number (PIN), which is required in order to sign in to the new telephone system. If you had used the previous system and you did *not* receive this letter, please contact the Customer Contact Centre at 902.492.6500.

If you have the October 11, 2024 letter, enter the referenced 5-digit PIN and press the # sign. The system will then notify you that this PIN has expired as a security measure and you will be advised that the PIN needs to be changed. You will be asked to enter a new PIN followed by the # sign. Please enter a PIN of your choice that is between 4 to 8 digits.

The system will then read the newly selected PIN back to you to confirm. If it is correct, press 1. If it is not correct and you would like to change it to something different, press 2.

New Telephone Banking System Users:

If you did not use CUA's previous telephone banking system, please call the Customer Contact Centre at 902.492.6500 in order to complete a registration process. During that call, the CUA staff member will provide you with a randomly generated PIN (Personal Identification Number) that is between 4 to 8 digits. You can continue to use this PIN or you can choose to change the PIN at any time. The instructions on how to change your PIN are provided on page 7, section VIII of this Guide.

All Users:

Once you are logged in, the system will take you to the menu options associated with your selected account. If you wish to go to other accounts, you can do so by going to the *Inquire Into Other Accounts or Change Your PIN* menu option that is available at the end of each account option. This allows you to remain logged in to the system and to access multiple accounts during a single log in session.

The system will only present you with product options that reflect the products you have with CUA. Therefore, you may not be prompted with all of the options described below. For example, if you have a chequing account but not a savings account with CUA, the system will not refer to a savings account because you do not have that product with CUA. *This impacts the keypad options, so please ensure you listen carefully to the prompts.*

A. Chequing Account or B. Savings Account

If you are accessing your chequing and/or savings account, you can select one of the following options:

I.   Current Balance and last deposit
II.   Review Transactions
III.   Transfer Funds
IV.   Make a Payment
V.   Bill Payments
VI.   Interest Information
VII.   Stop Payment
VIII. Inquire into Other Accounts or Change Your PIN

The following is a description of these options and the steps you will take to navigate each sub-menu:

I. Current Balance and Last Deposit

► The system will read you your current account balance, your available balance and your last deposit amount and the date it was made.

II. Review Transactions

► Most recent cheques
  ▪ The system will read you the last cheques that have been processed.
  ▪ If you would like cheques from a different date range, press 1.
    ► Enter the beginning date as a 2-digit month, 2-digit day and 2-digit year, followed by #. (e.g., 080124 for August 1, 2024).
    ► Enter the ending date as a 2-digit month, 2-digit day and 2-digit year, followed by #. (e.g., 083124 for August 31, 2024).
  ▪ Return to previous menu, press 9.

► Most recent deposits
  ▪ The system will read you the last deposits that have been processed.
  ▪ To hear the information again, press the * sign.
  ▪ Return to the previous menu, press 9.

► Recent transactions
  ▪ The system will read you all of your recent transactions that have been processed.
  ▪ To hear more transactions, press the * sign.
  ▪ If you would like to hear a different date range, press 1.
    ► Enter the beginning date as a 2-digit month, 2-digit day and 2-digit year, followed by the # sign. (e.g., 080124 for August 1, 2024).
    ► Enter the ending date as a 2-digit month, 2-digit day and 2-digit year, followed by the # sign. (e.g., 083124 for August 31, 2024).

- Return to previous menu, press 9.

- ▶ Pending transactions
  - The system will read you the pending transactions that will be processed in the current business day.
  - Return to previous menu, press 9.

- ▶ Specific cheque has cleared
  - Enter the specific cheque number followed by the # sign.
  - To hear the information again, press the * sign.
  - Return to previous menu, press 9.

- ▶ Chequing transactions and cheques by date range
  - If you would like to hear all transactions, press 1.
    - ▶ Enter the beginning date as a 2-digit month, 2-digit day and 2-digit year, followed by the # sign. (e.g., 080124 for August 1, 2024).
    - ▶ Enter the ending date as a 2-digit month, 2-digit day and 2-digit year, followed by the # sign. (e.g., 083124 for August 31, 2024).
    - ▶ To hear more transactions, press the * sign.
    - ▶ To enter a different date range, press 1.
    - ▶ Return to previous menu, press 9.
  - If you would like to hear cheques and withdrawals, press 2.
    - ▶ Enter the beginning date as a 2-digit month, 2-digit day and 2-digit year, followed by the # sign. (e.g., 080124 for August 1, 2024).
    - ▶ Enter the ending date as a 2-digit month, 2-digit day and 2-digit year, followed by the # sign. (e.g., 083124 for August 31, 2024).
    - ▶ To hear more transactions, press the * sign.
    - ▶ To enter a different date range, press 1.
    - ▶ Return to previous menu, press 9.

- ▶ Return to the previous menu, press 9.

III. Transfer Funds

- ▶ Transfer from chequing account to savings account
  - Enter the amount you wish to transfer in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
  - The system will read you the details of the transaction so that you can confirm it.
    - ▶ To confirm, press 1.
      - To hear your confirmation repeated, press 1.
      - To return to the previous menu, press 9.
    - ▶ To re-enter the amount you wish to transfer, press 2.
    - ▶ To cancel the transfer and return to the previous menu, press 9.

- ▶ Transfer from savings account to chequing account

- Enter the amount you wish to transfer in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
- The system will read you the details of the transaction so that you can confirm it.
    - To confirm, press 1.
        - To hear your confirmation repeated, press 1.
        - To return to the previous menu, press 9.
    - To re-enter the amount you wish to transfer, press 2.
    - To cancel the transfer and return to the previous menu, press 9.
- Transfer from loan to chequing advance
    - Enter the amount you wish to transfer in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
    - The system will read you the details of the transaction so that you can confirm it.
        - To confirm, press 1.
            - To hear your confirmation repeated, press 1.
            - To return to the previous menu, press 9.
        - To re-enter the amount you wish to transfer, press 2.
        - To cancel the transfer and return to the previous menu, press 9.

- Transfer from loan to savings advance
    - Enter the amount you wish to transfer in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
    - The system will read you the details of the transaction so that you can confirm it.
        - To confirm, press 1.
            - To hear your confirmation repeated, press 1.
            - To return to the previous menu, press 9.
        - To re-enter the amount you wish to transfer, press 2.
        - To cancel the transfer and return to the previous menu, press 9.

- Return to the previous menu, press 9.

IV. Make a Payment

- Make a payment towards your loan from your chequing account.
    - The system will read you your available chequing accounts by listing the account number, along with a keypad option. Press the keypad option of the account you would like to choose, followed by the # sign.
    - Enter the amount you wish to pay towards your loan in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
    - The system will read you the details of the transaction so that you can confirm it.
        - To confirm, press 1.
        - To change your selected account or payment amount, press 2.
        - To return to the previous menu, press 9.

- Make a payment towards your loan from your savings account.

- The system will read you your available savings accounts by listing the account number, along with a keypad option. Press the keypad option of the account you would like to choose, followed by the # sign.
- Enter the amount you wish to pay towards your loan in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
- The system will read you the details of the transaction so that you can confirm it.
  - To confirm, press 1.
  - To change your selected account or payment amount, press 2.
  - To return to the previous menu, press 9.

► Return to the previous menu, press 9.

V. Bill Payments

► Bill Payments.
- The system does not provide the option to add or remove a vendor (bill payee) for security reasons. In order to add or remove a bill payee, contact the Customer Contact Centre at 902.492.6500 or go to one of CUA's branches to make this change.
- The system will ask you to confirm that you would like to make a payment to a vendor from your chequing or savings account. Press 1.
  - The system will read you your available vendors by listing the last four digits of their account number, along with a keypad option. Press the keypad option of the vendor you would like to choose, followed by the # sign.
  - They system will read your chequing and savings accounts by listing the last four digits of each account number, along with a keypad option. Press the keypad option of the account you would like to choose, followed by the # sign.
  - You will be prompted to enter the amount you would like to pay.
    - Enter the amount in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
    - The system will read you the details of the transaction so that you can confirm it.
      - To confirm, press 1.
      - To cancel and return to the previous menu, press #.

VI. Interest Information

► The system will read you your interest paid for the current year to date and the previous year.

VII. Stop Payment

► Place a stop payment on a specific cheque.
- Enter cheque number followed by the # sign.
- If you know your stop payment amount, press 1.

- ► Enter the amount in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
- ► The system will read you the details of the transaction so that you can confirm it.
  - To confirm, press 1.
  - To re-enter the information, press 2.
  - To cancel the stop payment and return to the previous menu, press 9.
- If you do not know your stop payment amount, press 2.
  - ► The system will read you the cheque number for which you're placing the stop payment so that you can confirm it.
    - To confirm, press 1.
    - To re-enter the cheque number, press 2.
    - To cancel the stop payment and return to the previous menu, press 9.

- ► Place a stop payment on a range of cheques.
  - Enter the starting cheque number, followed by the # sign.
  - Enter the ending cheque number, followed by the # sign.
  - The system will read you the cheque range so that you can confirm it.
    - ► To confirm, press 1.
    - ► To re-enter the cheque range, press 2.
    - ► To cancel the stop payment and return to the previous menu, press 9.

- ► Return to previous menu, press 9.

VIII. Inquire into Other Accounts or Change Your PIN

- ► Chequing Information.
  - Selecting this option will take you to the main Chequing Account Menu. This will allow you to check your balance, review transactions or transfer funds.

- ► Savings Information.
  - Selecting this option will take you to the main Savings Account Menu. This will allow you to check your balance, review transactions or transfer funds.

- ► Term Deposits.
  - Selecting this option will take you to the main Term Deposit Menu. This will allow you to check your balance, get information on interest accrued or review transactions.

- ► Loan Information.
  - Selecting this option will take you to the main Loan Menu. This will allow you to check your balance, get information on interest owed or review transactions.

- ▶ Bill Payments.
  - ▪ The system does not provide the option to add or remove a vendor (bill payee). In order to add or remove a bill payee, contact the CUA Customer Contact Centre at 902.492.6500 or go to one of CUA's branches to make this change.
  - ▪ The system will ask you to confirm that you would like to make a payment to a vendor from your chequing or savings account. Press 1.
    - ▶ The system will read you your available vendors by listing the last four digits of their account number, along with a keypad option. Press the keypad option of the vendor you would like to choose, followed by #.
    - ▶ They system will read your chequing and savings accounts by listing the last four digits of each account number, along with a keypad option. Press the keypad option of the account you would like to choose, followed by #.
    - ▶ You will be prompted to enter the amount you would like to pay.
      - • Enter the amount in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
      - • The system will read you the details of the transaction so that you can confirm it.
        - ▪ To confirm, press 1.
        - ▪ To cancel and return to the previous menu, press #.

- ▶ Change PIN.
  - ▪ Enter your new PIN, followed by the # sign.
  - ▪ The system will read your new pin and ask you to confirm.
    - ▶ To confirm, press 1.
    - ▶ To re-enter a different PIN, press 2.
  - ▪ To cancel and return to the previous menu, press 9.

- ▶ Speak to a representative, press 0. This will transfer you to CUA's Customer Contact Centre.

- ▶ Return to previous menu, press 9.

C. Term Deposit

If you have multiple term deposits, the system will list your term deposits, along with a keypad option. Enter the keypad option of the term deposit you'd like to select, followed by the # sign.

You can then select one of the following options:
I.   Current Balance
II.   Interest Information
III.   Review Transactions
IV.   Inquire into Other Accounts or Change Your PIN
V.   Return to Previous Menu, press 9.

The following is a description of the first four options and the steps you will take to navigate each sub-menu:

I. Current Balance

► The system will read you your current term deposit balance.

II. Interest Information

► The system will read you your interest paid for the current year to date.

III. Review Transactions

► The system will read you your recent transactions.
  ▪ To hear the information again, press the * sign.
  ▪ Return to the previous menu, press 9.

IV. Inquire into Other Accounts or Change Your PIN

► Chequing Information.
  ▪ Selecting this option will take you to the main Chequing Account Menu. This will allow you to check your balance, review transactions or transfer funds.

► Savings Information.
  ▪ Selecting this option will take you to the main Savings Account Menu. This will allow you to check your balance, review transactions or transfer funds.

► Term Deposits.
  ▪ Selecting this option will take you to the main Term Deposit Menu. This will allow you to check your balance, get information on interest accrued or review transactions.

► Loan Information.
  ▪ Selecting this option will take you to the main Loan Menu. This will allow you to check your balance, get information on interest owed or review transactions.

► Bill Payments.
  ▪ The system does not provide the option to add or remove a vendor (bill payee). In order to add or remove a bill payee, contact CUA's Customer Contact Centre at 902.492.6500 or go to one of CUA's branches to make this change.
  ▪ The system will ask you to confirm that you would like to make a payment to a vendor from your chequing or savings account. Press 1.
    ► The system will read you your available vendors by listing the last four digits of their account number, along with a keypad option. Press the keypad option of the vendor you would like to choose, followed by #.

- ▸ They system will read your chequing and savings accounts by listing the last four digits of each account number, along with a keypad option. Press the keypad option of the account you would like to choose, followed by #.
- ▸ You will be prompted to enter the amount you would like to pay.
  - Enter the amount in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
  - The system will read you the details of the transaction so that you can confirm it.
    - ▪ To confirm, press 1.
    - ▪ To cancel and return to the previous menu, press #.

- ▸ Change PIN.
  - Enter your new PIN, followed by the # sign.
  - The system will read your new pin and ask you to confirm.
    - ▸ To confirm, press 1.
    - ▸ To re-enter a different PIN, press 2.
  - To cancel and return to the previous menu, press 9.

- ▸ Speak to a representative, press 0. This will transfer you to CUA's Customer Contact Centre.

- ▸ Return to previous menu, press 9.

D. Loan

You can select one of the following options:

I.   Current Balance and Loan Payment Information
II.   Review Transactions
III. Interest Information
IV.   Transfer Funds
V.   Make a Payment
VI.   Inquire into Other Accounts or Change Your PIN
VII. Return to Previous Menu, press 9.

The following is a description of the first six options and the steps you will take to navigate each sub-menu:

I. Current Balance and Loan Payment Information

- ▸ The system will read you your current loan balance, the amount of your next payment, your next payment due date and the date of your last payment.

II. Review Transactions

- ► The system will read you a list of the last transactions for your loan.
  - ▪ To hear the information again, press the * sign.
  - ▪ Return to previous menu, press 9.

III. Interest Information

- ► The system will read you your total interest paid for the current year to date.

IV. Transfer Funds

- ► This allows you to transfer between your chequing and savings accounts.
  - ▪ Enter the amount you wish to transfer in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
  - ▪ They system will read you the details of the transaction so that you can confirm it.
    - ► To confirm, press 1.
      - • To hear your confirmation repeated, press 1.
      - • To return to the previous menu, press 9.
    - ► To re-enter the amount you wish to transfer, press 2.
    - ► To cancel the transfer and return to the previous menu, press 9.

- ► Transfer from savings account to chequing account
  - ▪ Enter the amount you wish to transfer in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
  - ▪ They system will read you the details of the transaction so that you can confirm it.
    - ► To confirm, press 1.
      - • To hear your confirmation repeated, press 1.
      - • To return to the previous menu, press 9.
    - ► To re-enter the amount you wish to transfer, press 2.
      - ► To cancel the transfer and return to the previous menu, press 9.

- ► Transfer from loan to chequing advance
  - ▪ Enter the amount you wish to transfer in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
  - ▪ The system will read you the details of the transaction so that you can confirm it.
    - ► To confirm, press 1.
      - • To hear your confirmation repeated, press 1.
      - • To return to the previous menu, press 9.
    - ► To re-enter the amount you wish to transfer, press 2.
    - ► To cancel the transfer and return to the previous menu, press 9.

- ► Transfer from loan to savings advance
  - ▪ Enter the amount you wish to transfer in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
  - ▪ The system will read you the details of the transaction so that you can confirm it.

- ► To confirm, press 1.
  - To hear your confirmation repeated, press 1.
  - To return to the previous menu, press 9.
- ► To re-enter the amount you wish to transfer, press 2.
- ► To cancel the transfer and return to the previous menu, press 9.

- ► Return to the previous menu, press 9.

V. Make a Payment

- ► Make a payment towards your loan from your chequing account.
  - The system will read you your available chequing accounts by listing the account number, along with a keypad option. Press the keypad option of the account you would like to choose, followed by the # sign.
  - Enter the amount you wish to pay towards your loan in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
  - The system will read you the details of the transaction so that you can confirm it.
    - ► To confirm, press 1.
    - ► To change your selected account or payment amount, press 2.
    - ► To return to the previous menu, press 9.

- ► Make a payment towards your loan from your savings account.
  - The system will read you your available savings accounts by listing the account number, along with a keypad option. Press the keypad option of the account you would like to choose, followed by the # sign.
  - Enter the amount you wish to pay towards your loan in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
  - The system will read you the details of the transaction so that you can confirm it.
    - ► To confirm, press 1.
    - ► To change your selected account or payment amount, press 2.
    - ► To return to the previous menu, press 9.

- ► Return to the previous menu, press 9.

VI. Inquire into Other Accounts or Change Your PIN

- ► Chequing Information.
  - Selecting this option will take you to the main Chequing Account Menu. This will allow you to check your balance, review transactions or transfer funds.

- ► Savings Information.
  - Selecting this option will take you to the main Savings Account Menu. This will allow you to check your balance, review transactions or transfer funds.

- ▶ Term Deposits.
  - ▪ Selecting this option will take you to the main Term Deposit Menu. This will allow you to check your balance, get information on interest accrued or review transactions.

- ▶ Loan Information.
  - ▪ Selecting this option will take you to the main Loan Menu. This will allow you to check your balance, get information on interest owed or review transactions.

- ▶ Bill Payments.
  - ▪ The system does not provide the option to add or remove a vendor (bill payee). In order to add or remove a bill payee, contact CUA's Customer Contact Centre at 902.492.6500 or go to one of CUA's branches to make this change.
  - ▪ The system will ask you to confirm that you would like to make a payment to a vendor from your chequing or savings account. Press 1.
    - ▶ The system will read you your available vendors by listing the last four digits of their account number, along with a keypad option. Press the keypad option of the vendor you would like to choose, followed by the # sign.
    - ▶ They system will read your chequing and savings accounts by listing the last four digits of each account number, along with a keypad option. Press the keypad option of the account you would like to choose, followed by the # sign.
    - ▶ You will be prompted to enter the amount you would like to pay.
      - • Enter the amount in dollars and cents, followed by the # sign. (e.g., 2000 to transfer $20.00).
      - • The system will read you the details of the transaction so that you can confirm it.
        - ▪ To confirm, press 1.
        - ▪ To cancel and return to the previous menu, press the # sign.

- ▶ Change PIN.
  - ▪ Enter your new PIN, followed by the # sign.
  - ▪ The system will read your new pin and ask you to confirm.
    - ▶ To confirm, press 1.
    - ▶ To re-enter a different PIN, press 2.
  - ▪ To cancel and return to the previous menu, press 9.

- ▶ Speak to a representative, press 0. This will transfer you to CUA's Customer Contact Centre.

- ▶ Return to previous menu, press 9.

2: Deposit and Loan Rates

If you select option 2 to get deposit and loan rates, your call will be transferred to CUA's Customer Contact Centre.

You will hear a welcome message and be notified that the call may be recorded for training and quality assurance purposes.

You can press 0 or remain on the line and your call will be answered by the next available representative.

You can then inquire about rates for any deposit or loan products.

3: Lost or Stolen ATM Debit Cards

If you sleect option 3 to report a lost or stolen debit card, your call will be transferred to CUA's card service provider line. This is operated by Everlink Payment Services, the company that provides CUA's debit cards.

You will hear a welcome message and be notified that the call may be recorded for training and quality assurance purposes. You can then press 1 to continue with service in English.

The same welcome message and recording notification will be repeated in French. You can then press 3 to continue with service in French.

Once you have selected your language preference, you will be transferred to a representative who will assist you with reporting your lost or stolen card and any next steps you need to take.

4: CUA Locations and Business Hours

If you select option 4 for CUA's locations and business hours, you will hear another welcome message and be notified that the call may be recorded for training and quality assurance purposes. You can then press 1 for hours of operation.

You will then be asked to select a grouping of branches. For those in Halifax and Tantallon, press 1. For those in Dartmouth, press 2.

The system will then read you the name and address of each branch in the grouping, along with its hours of operation.