

CHAT

24/7 Telephone Account Access Line



WELCOME TO CHAT! CHAT is our 24/7 touchtone telephone account access line. From the privacy of your home or office, or even while you're on vacation, you can:

- Obtain current balances
 - Make transfers & withdrawals
 - Transfer funds between different accounts (available upon request only)
 - Verify deposits
 - Verify checks that have cleared
- Stop payment on a check
 - Make a mortgage payment
 - Check year-to-date dividend & interest information
 - And more!

IT'S EASY TO USE CHAT!

To begin using CHAT, call (303) 782-0991 or (800) 782-0994 from a touchtone telephone.

After the greeting, enter your Member Account Number followed by #. (Your account number can be found on your statement and is typically 4-6 digits.) Enter a new 4-digit Access Code followed by #, and then enter your social security number* followed by #.

**Only one CHAT account can be set up per Member Account Number. If you are a joint owner on an account, the primary account owner must first set up the CHAT account with their social security number. You will then need to obtain the Access Code from the primary account owner to use CHAT.*

You can now use CHAT for many of your account inquiries and transactions. Please use the menu provided below as a helpful guide.

Please remember...

- You must use a touchtone phone.
- Calls are limited to 15 minutes each.
- Dollar amounts are entered without decimals. For example, \$1,000.00 should be entered as 100000#.
- Enter dates as 6-digit numbers. For example, July 4, 2008, should be entered as 070408.
- Enter # after each entry, or answer as prompted.
- Always terminate your call by pressing *

CHAT MENU

Call (303) 782-0991 or (800) 782-0994. Enter your Member Account Number followed by #.
Enter your Access Code followed by #.

1 BALANCE INQUIRIES	2 HISTORY INQUIRIES	3 WITHDRAWALS BY CHECK	4 TRANSFERS
1 Savings balance 2 Checking balance 3 Other share balance 4 Loan balance 5 Open share list 6 Open loan list 7 Share balance on a specific date 8 Loan balance on a specific date # Return to previous menu * End call	1 Last payroll deposit 2 Last deposit 3 Share history 4 Loan history 5 Deposit history 6 Recent transaction activity menu <ul style="list-style-type: none"> 1 Checking history 2 ATM history 3 ACH history 4 Payroll history 5 Loan payment history # Return to previous menu * End call	1 Savings withdrawal 2 Checking withdrawal 3 Other share withdrawal 4 Loan advance # Return to previous menu * End call	1 Savings to checking transfer 2 Checking to savings transfer 3 Share to share transfer 4 Loan to savings transfer 5 Loan to checking transfer 6 Loan to other share transfer 7 Savings to loan transfer 8 Checking to loan transfer 9 Other share to loan transfer # Return to previous menu * End call
5 CHECKING INFORMATION	6 LOAN INFORMATION	7 ADDITIONAL OPTIONS	
1 Checking balance 2 Check number inquiry 3 Checking history 4 Check copy request 5 Check stop payment 6 Check reorders # Return to previous menu * End call	1 Open loan list 2 Loan payment inquiry 3 Loan payment history 4 Loan payoff amount 5 Loan advance total 6 Mortgage loan inquiry 7 Make mortgage payment * Return to previous menu # End call	1 Year-to-date information <ul style="list-style-type: none"> 1 IRA contributions 2 Dividend information 3 Interest information 2 Fax services <ul style="list-style-type: none"> 1 Account summary 2 Statement 	3 Change preferences <ul style="list-style-type: none"> 1 Change access code 3 Change home fax number 4 Change business fax number 5 Change language 4 Change account # Return to previous menu * End call