

MARS Expert Mode

This version utilizes a simple service code followed by the pound (#) sign to access information. The pound (#) key must be pressed after each entry in the Expert Mode. You will need to know your account IDs to access information in Expert Mode. To find out what IDs you have for share and savings accounts go to "List of Open Shares" under "Balance Inquiry". To find out what IDs you have for loans go to "List of Open Loans" under the "Loan Information Menu". To end your calls in the Expert Mode enter 99#.

Balance Inquiry Menu

- 10# Savings Balance
- 11# Checking Balance
- 12# Share Balance
- 13# List of Open Shares

History Inquiry Menu

- 22# Last Deposit
- 20# Share History
- 21# Deposit History
- 30# Checking History
- 23# ATM History
- 24# ACH History
- 25# Payroll Deposit History

Withdrawals By Check Menu

- 42# Savings Withdrawal
- 52# Checking Withdrawal

Transfer Menu

- 40# Savings to Checking
- 50# Checking to Savings
- 41# Savings to Loan
- 51# Checking to Loan
- 45# Share to Share

Checking Information Menu

- 11# Checking Balance
- 30# Checking History
- 31# Check Number Inquiry
- 32# Check Copy Request
- 33# Check Reorders

Loan Information Menu

- 70# Loan Balance
- 71# List of Open Loans
- 72# Loan Payment Inquiry
- 73# Loan Payment History

Additional Options Menu

- 90# IRA Contribution
- 91# Dividend Information
- 92# Interest Information
- 80# Change Access Code
- 81# Change Language
- 82# Change to Expert Mode
- 83# Change Home Fax Number
- 84# Change Business Fax Number
- 93# For Account Summary
- 94# For Statement Copy
- 85# Change Account

Locations

Main Office
8840 Gazelle Dr.
Drive Thru Facility
8810 Gazelle Dr.

Downtown
909 Myrtle Ave.

University
2208 North Oregon

Eastside
1710 Saul Kleinfeld

Westside
6950 Pitt Street

El Dorado
12680 Tierra Este

Northeast
4521 Cohen Avenue

MARS Members Audio Response System

593-5874

Member Service Call Center: 593-5866
Lending Call Center: 595-3221
Toll Free Numbers:
1-888-373-3281
MARS: 1-888-USE-MARS

www.epefcu.org



It's All About **YOU!**



2/07

We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

MARS

Members
Audio
Response
System



MARS Member Audio Response System

Member Audio Response System (MARS) allows you to access your accounts from a touch-tone phone 24-hours a day 7-days a week. It is a telephonic service connected directly to our computer system that gives members access to account information and allows transactions within accounts.

Features:

- Allows you to access accounts from a touch-tone phone anytime, anywhere - at home, work, on vacation, or when the credit union is closed.
- MARS local telephone number is 593-5874.
- MARS toll free number for out of town access is 1-888-USE-MARS. (1-888-873-6277)
- Protected by a personal access code.
- It's very user friendly and easy to operate
- Allows you to:
 - Access account balances
 - Order check copies
 - Transfer funds between accounts
 - Reorder checks
 - Make loan payments
 - Change access code
 - Obtain account histories
 - Verify cleared checks
 - Verify deposits
 - Order a copy of statement history by fax
 - Obtain year-to-date dividend and interest information
 - Make withdrawals by check

Pricing

- Free

HOW TO USE MARS

- Using a touch-tone telephone call 593-5874 locally or 1-888-USE-MARS (1-888-873-6277) toll-free.
- Enter your credit union account number followed by the pound (#) sign.
- Enter your Access Code followed by the pound (#) sign.
- You can either have the Menu Mode or the Expert Mode set up for you on MARS. Menu Mode will walk you through the system step-by-step. The Expert Mode is a faster version utilizing a simple service code followed by the pound (#) sign to access information.

Tips About MARS

- Savings refers to your Regular Share Account.
- Share refers to all savings account vehicles including Term Share Certificates, IRA's, and Club Accounts.
- Enter dates as six digit numbers. Example: June 1, 1997 would be entered as 060197.
- Dollar amounts are entered as six digit numbers. Example: \$1,000.00 would be entered as 100000#.
- All of your accounts have ID numbers. Many of your selections require account IDs in order to access information. To find out what the IDs are for share and savings accounts go to "List of Open Shares" under "Balance Inquiry Menu." For Loan IDs go to "List of Open Loans" under the "Loan Information Menu."

List Of Basic IDs To Access Your Accounts

- **Savings.....00**
- **Checking.....20**
- **IRA.....05**
- **Vacation Club.....03**
- **Christmas Club.....02**

Customizing Your Access Code

- After accessing MARS, you can customize your four-digit Access code whenever you feel that you need to change it.
- From Menu Mode - enter 7 for "Additional Options" then 2 for "Change Preference". From the "Change Preference Menu" select 1 to "Change Access Code".
 - From Expert Mode - select 82#.

MARS Menu Mode

This is a step-by-step menu that leads you through each transaction. This mode is ideal for first-time users or beginners. You can switch to Expert Mode at any time by going to the "Additional Options Menu". You will need to know your account IDs to access information in the Menu Mode. To find out what IDs you have for share and savings accounts go to "List of Open Shares" under "Balance Inquiry". To find out what Loan IDs you have for loans go to "List of Open Loans" under the "Loan Information Menu". To end your calls in the Menu Mode press the pound (#) key.

MARS Menu Mode Codes

Main Menu

1. Balance Inquiries
2. History Inquiries
3. Withdrawals by Check
4. Transfers
5. Checking Information
6. Loan Information
7. Additional Options
- *. End Call

Balance Inquiry Menu

1. Savings Balance
2. Checking Balance
3. Share Balance (Term Share Certificates, IRA, Club Accounts)
4. List of Open Shares
- *. End Call
- #. Return to Previous Menu

History Inquiry Menu

1. Last Deposit
2. Share History
3. Deposit History
4. Recent Transaction Activity

Recent Activity Menu

1. Checking History (Checks Cleared)
2. ATM History
3. ACH History
4. Payroll Deposit History
- *. End Call
- #. Return to Previous Menu

Withdrawals By Check Menu*

1. Savings Withdrawal
2. Checking Withdrawal
- *. End Call
- #. Return to Previous Menu

*Withdrawals by Checks will be made payable to the account holder's name and mailed to the current address

Transfer Menu

1. Savings to Checking
2. Checking to Savings
3. Savings to Loan
4. Checking to Loan
5. Share to Share (Ex: Savings/Checking to Club Accounts)
- *. End Call
- #. Return to Previous Menu

Checking Information

1. Checking Balance
2. Checking History (Checks Cleared)
3. Check Number Inquiry (Specific Check)
4. Check Copy Request (\$2 fee)
5. Check Reorders
- *. End Call
- #. Return to Previous Menu

Loan Information Menu

1. Loan Balance
2. List of Open Loans
3. Loan Payment Inquiry (Amount/Due Date)
4. Loan Payment History
- *. End Call
- #. Return to Previous Menu

Additional Option Menu

1. Year-To-Date Information Menu
 1. IRA Contribution
 2. Dividend Information
 3. Interest Information
2. Change Preference Menu
 1. Change Access Code
 2. Change Language
 3. Change to Expert Mode
 4. Change Home Fax Number
 5. Change Business Fax Number
3. Fax Services Menu
 1. For Account Summary
 2. For Statement
4. Change Account (Go to Different Account)