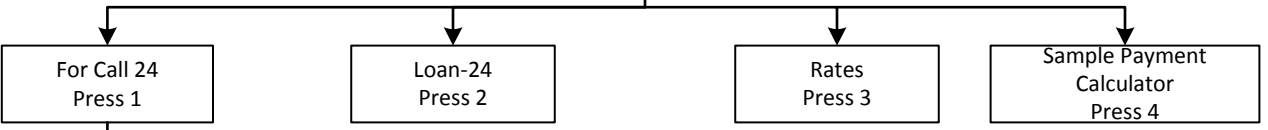


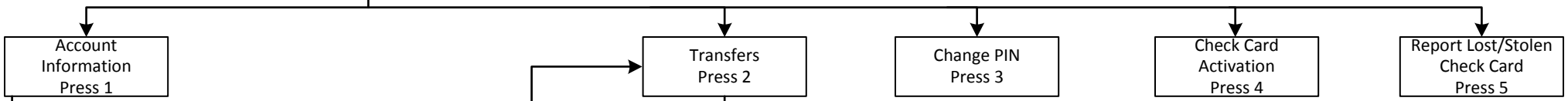


Opening Greeting

For an operator press 0
 Press star (*) to return to the previous menu
 Press pound (#) to end this call



Account # and PIN



- Account Information Press 1
 - Checking Press 1
 - 1 Balance & amt available
 - 2 Last 5 checks cleared
 - 3 Inquire on specific check
 - 4 Last 5 Transactions
 - 5 Last 5 Deposits
 - 6 Stop Payment
 - 7 Transfers
 - Savings Press 2
 - 1 Balance & amt available
 - 2 Last 5 Deposits
 - 3 Last 5 Withdrawals
 - 4 YTD dividend info
 - 5 Prior YTD dividend info
 - 6 Transfers
 - Loans Press 4
 - 1 Balance & amt available
 - 2 Payoff Amount
 - 3 Payment information
 - 4 Finance charge
 - 5 Last 10 transactions
 - 6 Transfers
 - Credit Cards Press 3
 - 1 Balance & amt available
 - 2 Payment information
 - 3 Payments
 - 4 Advances
 - Certificate/IRA's Press 5
 - 1 Balance
 - 2 Div rate & Mat date
 - 3 Last 5 Deposits
 - 4 YTD dividend info
 - 5 Prior yr div info

- Transfers Press 2
 - Transfers Press 1
 - 1 Transfer from SAV/CHK to a SAV/CHK
 - 2 Transfer from SAV/CHK to a Loan
 - 3 Transfer from Loan to a SAV/CHK

- Change PIN Press 3
- Check Card Activation Press 4
- Report Lost/Stolen Check Card Press 5
- Cross Account Transfers Press 2
 - 1 Transfer from SAV/CHK to another SAV/CHK account
 - 2 Transfer from SAV/CHK account to another Loan
 - 3 Transfer from Loan to another SAV/CHK account
 - 4 Transfer from another SAV/CHK account to SAV/CHK
 - 5 Transfer from another Loan to a SAV/CHK account
 - 6 Transfer from another SAV/CHK account to a Loan

- PAYMENT – CARDS
 - 1 Transfer from SAV/CHK to a CC
 - 2 Transfer from SAV/CHK account to a another CC
 - 3 Transfer from another SAV/CHK account to a CC
- ADVANCES – CARDS
 - 1 Transfer from Loan to a SAV/CHK
 - 2 Transfer from Loan to another SAV/CHK account
 - 3 Transfer from another Loan to a SAV/CHK account

Call-24 offers you free access to your Edwards FCU accounts, 24 hours a day, 7 days a week, all over the telephone. Simply call (661)952-5945 or toll-free at (877)256-3300 and press 1 pound (#).