
Follow the Leader...

MEL is easy to use. With simple, menu driven choices, you will be accessing your money in no time.

1. From the touch-tone phone, **dial** either **722-1805** locally or **1-800-845-6883** within the continental United States. There will be a short greeting, which may change from time to time, and then you will be prompted...
2. **"Experienced users, press one."** Press the number 1 on your telephone. Then it will prompt you...
3. **"Please enter your member number, followed by the pound sign."** Using the numbers on your phone, type in your Peoples Federal Credit Union member number and then hit the pound "#" key. Next it will tell you...
4. **"You entered** (and will repeat your number back to you and then say...) **Press 1 to confirm or 2 to re-enter."** If your member number is correct, press the 1 key on your phone. If you made a mistake, press the 2 key and you will be re-prompted through this step. Next, it will ask you...
5. **"Please enter your Personal Identification Number followed by the pound key."** This is the number you picked when you filled out your MEL application. Type in the 4-digit PIN and press the pound "#" key. It will then say...
6. **"Please wait while we configure the system for your accounts."** When it is ready, Mel will tell you...
7. **"Main Menu. For transactions, press 1. For inquiries, press 2. For our current interest rates and other general information, press 3. To access a different member number, press 4."**

Now that you're in, just follow the choices MEL gives you and you will be on your way to greater financial freedom. You may perform multiple transactions during one phone call. When you have completed your business with MEL, simply hang up. That's all there is to it.

Other Helpful Hints

- When entering your amounts for transfers and withdrawals, enter the dollars and cents without a decimal. For example, "\$150.00" would be entered as "15000."
- For security reasons, we recommend that you change your PIN every 6 months. To do this, simply come into the credit union and fill out another MEL application.
- Remember, if you give your PIN to anyone else, you have given that person access to your accounts. You are therefore responsible for any transactions that might be made.

PFCU Form #M104 Revised 3/08

M E L MEMBER EXPRESS LINE

24-hour Touch-Tone Service

722-1805

1-800-845-6883



419 First Ave. S
Nitro, WV 25143-2313

900 Roosevelt Blvd.
P.O. Box 139
Eleanor, WV 25070-0139

2101 Jackson Ave.
Pt. Pleasant, WV 25550-1936

www.peoplesfcu.com

“MEL” is Convenient...

Peoples Federal Credit Union is pleased to offer you the ultimate financial convenience — “MEL.” With “MEL” you can perform transactions on your credit union accounts from any touch-tone telephone — and at your timetable, not ours. Plus, there’s no cost to sign up for “MEL” and no charge to use it.

“MEL” is High-Tech...

“MEL” is electronic-age 24 hour banking from home, from work, or while traveling. When you call “MEL” from a touch-tone telephone, a voice will answer and guide you through the steps required to complete your transaction. You’ll be amazed at the variety of transactions you can conduct - get balance information, find out if a specific check has cleared, make transfers, get check withdrawals and much more!

“MEL” is SAFE.

“MEL” is operated only by you and our computer, so it’s entirely “safe.” You choose a secret four-digit “authorization code” to use with your account number.

Some Rules for “MEL”...

Checks are made out only in the primary members name and are mailed to the address on file. Check requests received before 11 a.m. Eastern time will be mailed the same business day. Requests received after 11 a.m. will be mailed the next business day.

Transfers may be made between your credit union accounts (for example: from your share to your checking) or from one spouse’s account to another’s, or from parent’s to child’s, etc. Just remember this service also needs to be set up at the same time you sign up for “MEL.”

*Remove this handy
Quick Reference Card
to carry in your purse or wallet.*



Quick Reference

To Access “MEL”
722-1805 or 1-800-845-6883

MAIN MENU

- For transactions, press 1.
- For Inquiries, press 2.
- For our current interest rates and other general information, press 3.
- To access a different member number, press 4.

Member Express Line APPLICATION

Yes! I want access to “MEL”

Here is my authorization code

(Select any 4 numerals)

Please Print

Name _____

Social Security # _____

Address _____

City/State/Zip _____

Telephone # _____

Signature _____

Date _____

OFFICE USE ONLY

Return this application to PFCU.
If returning by mail, wait 3 business days
before using “MEL” to give us time to
enter your code in our computer.