

“Futuristic banking with old-fashioned hospitality”

✓ Check Out Our Services

- ✓ Share (Savings) Accounts
- ✓ Checking Accounts
- ✓ CUe-Statementssm
- ✓ IRA and Share Certificates
- ✓ Vacation Clubs
- ✓ Trust Accounts
- ✓ IRAs (Individual Retirement Accounts)
- ✓ Personal/Recreational Loans
- ✓ New-Used Auto/Truck Loans
- ✓ Home Improvement Loans
- ✓ Land/Real Estate Loans
- ✓ Student Loans
- ✓ Audio Response (“AIME”)
- ✓ Payroll Deduction
- ✓ Home Banking
- ✓ Auto Education Program
- ✓ Money Orders
- ✓ U.S. Savings Bonds
- ✓ Night Depository
- ✓ Notary Public Service
- ✓ Toll Free Phone Number
- ✓ Handicap Accessibility
- ✓ Deposit Insurance by NCUA
- ✓ Construction Loans
- ✓ GAP Protection
- ✓ Wiz Kid Accounts
- ✓ Money Market Accounts
- ✓ Christmas Clubs
- ✓ All Purpose Clubs
- ✓ ATM Cards
- ✓ Visa® Cards
- ✓ Visa Debit Cards
- ✓ Home Mortgages
- ✓ Second Mortgages
- ✓ VA/FHA Mortgages
- ✓ Home Equity Loans
- ✓ Mobile Home Loans
- ✓ Educational Services
- ✓ Traveler’s Checks
- ✓ Check Cashing Service
- ✓ Direct Deposit
- ✓ Life Savings Insurance
- ✓ Loan Protection Insurance
- ✓ Wire Services
- ✓ Electronic Tax Filing
- ✓ ATM & Drive Thru
- ✓ Special Senior Days
- ✓ SURF Alliance
- ✓ Scholarship Program

Performing Transfers

When a caller wishes to make a transfer between accounts, he or she needs to designate the source account (sometimes called the “from” account) and the destination account (sometimes called the “to” account). The following table summarizes the allowable account types for both the source and the destination accounts.

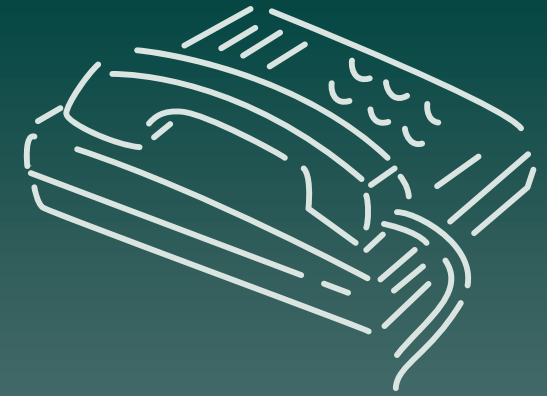
TRANSFER TO		Share	Draft	Club/MMA	Consumer Loan	Open End Loan*	Mortgage Loan	IRA
TRANSFER FROM	Share	Yes	Yes	Yes	Yes	Yes	Yes	No
	Draft	Yes	Yes	Yes	Yes	Yes	Yes	No
	Open End Loan*	Yes	Yes	Yes	Yes	Yes	Yes	No
	MMA	Yes	Yes	Yes	Yes	Yes	Yes	No

* Including home-equity loans

Features and Benefits

Several features are available with **AIME**, your direct inquiry account line. Benefits of these features to your membership include:

- Share Account And Club Account Inquiries
 - History of deposits
 - History of withdrawals
 - Histories of current year-to-date dividends, and previous year-to-date dividends
- Share Draft Account Inquiries
 - Transaction history
 - Cleared checks
 - Inquire on a specific cleared check or a range of checks
 - Current year-to-date dividends, and previous year-to-date dividends
- Certificate Account Inquiries
 - Current balance
 - Current and previous year-to-date interest
 - Next maturity date
- Loan Account Inquiries
 - Current balance
 - Line of credit and available line of credit
 - Next payment amount and date
 - Payoff date and balance
 - Last payment amount and date



“AIME”

Account Information Made Easy

OUR AUDIO-RESPONSE SERVICE
ALLOWS YOU ACCOUNT ACCESS BY
THE TOUCH OF YOUR PHONE
24 HOURS A DAY, 7 DAYS A WEEK.



SACO VALLEY
Credit Union

“The Path to Your Financial Success”

MAIN OFFICE
312 Main Street • P.O. Box 740 • Saco, Maine 04072
(207) 282-6169 • FAX (207) 282-1601
Toll Free 1-888-282-6169

BRANCH OFFICE
500 Main Street • Saco, Maine 04072
(207) 286-3638 • FAX (207) 282-3126

WATERBORO OFFICE
860 Main Street • Waterboro, Maine 04087
(207) 247-6000 • Fax (207) 247-2805

www.sacovalley.org
email: svcu@sacovalley.org

Points to Remember

- Have your Account Number available to complete transactions
- For security reasons you will be required to change your PIN the first time you access the system
- Your Personal Identification Number (PIN) for AIME is the same number you used before the implementation
- Access will require you to enter the 3 digit credit union identifier (003) followed by the # (pound) key
- Press the * (star) key to replay the previous message
- Press the # (pound) key only when prompted or to return to a previous menu
- The actual account descriptions will be provided to you. You will no longer be required to enter an account suffix or identifier
- You may obtain account information, transfer funds and request a check
- Use the * (star) key as the decimal point when entering a dollar amount. Example: \$115.61 would be 115*61



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



Touch-Tone Convenience

You can enjoy the convenience of using a telephone to access your credit union accounts from home, work, and even if you are out of town.

With this audio response system called **AIME**, you can make account inquiries, and transfer funds from one account to another.

24-Hour Nationwide Convenience

AIME is your credit union's 24-hour direct inquiry account line. You get toll-free access to all your credit union accounts, using only a touch-tone phone and your confidential access code. Use **AIME** to make withdrawals, transfer funds, or find out your account balances. Your credit union is always as close as your telephone. **AIME** gives you up-to-the-minute information about your accounts; it's like having your own personal teller.

AIME Is Simple To Use

A computerized voice will lead you through your transactions using **AIME**. Each time you complete a step, the voice will prompt you to enter the next code. The procedure for using **AIME** is shown here, however the **AIME** system will lead you through each step.

Request AIME Convenience Today

To enjoy the convenience of **AIME**, call or come in to select a personal identification number (P.I.N.). When you use your number along with these operating instructions, your account will be at your fingertips 24 hours a day, 7 days a week.

To use **AIME** you must use a special access code which consists of a three-digit credit union identifier 003, your share account number, and your four-digit P.I.N.

Points To Remember

1. You must use a touch-tone phone.
2. Your access code consists of the credit union three-digit identification number 003.
3. You may perform any of the following actions during the call:
 - Obtain account information
 - Transfer funds or request a check

To do this...	Press...	When...
End the call	Hang up	At any time
Replay the current message	* (star sign)	At any time
Return to the previous menu	# (pound) key	At any menu, or at any prompt for caller input

4. Use the *(Star) key as the decimal point when entering a dollar amount. Example: \$115.61 would be 115*61



Telephone Numbers

Dial one of the following Local Access Numbers:

Calling Area	Access Number
Augusta.....	(207) 621-6051
Bangor.....	(207) 945-5350
Bath.....	(207) 386-0211
Brunswick.....	(207) 725-2729
Edgcomb.....	(207) 882-6540
Lewiston.....	(207) 753-1527
Portland.....	(207) 871-8906
Saco.....	(207) 286-8375
Sanford.....	(207) 459-7805

For an area not listed, dial 1-866-308-2042.

Here's How to Use AIME

1. Dial one of the above telephone numbers.
Please enter your three-digit credit union identifier followed by the pound sign (#). Enter 003#.
2. Saco Valley Credit Union welcomes you to **AIME**.
Account Information Press 1
More Choices Press 2
3. Press option desired.
(Example: If you press option for account information, the system will say, "For Savings Press 1, for Checking Press 2.")
4. When prompted, please enter your Member ID (Savings Account Number) followed by the # (pound) key.
5. When prompted please enter your Personal Identification Number (PIN) followed by the # (pound) key.
6. After the account information has been provided you may do one of the following:
For More Details Press 1
To Transfer Money or Make Payments Between Accounts Press 2
To Work With Another Account Press 3
For More Choices Press 4.



SACO VALLEY
Credit Union

AIME Pocket Card

- How to Use AIME**
1. Dial one of the following numbers:
Augusta (207) 621-6051 Lewiston (207) 753-1527
Bangor (207) 945-5350 Portland (207) 871-8906
Brunswick (207) 725-2729 Saco (207) 286-8375
Edgcomb (207) 882-6540 Sanford (207) 459-7805
or Toll Free 1-866-308-2042.
Enter your 3-digit credit union identifier number (003) followed by the # (pound) key
 2. Press option desired.
Account Information Press 1
More Choices Press 2
 3. When prompted, please enter your Member ID (Savings Account Number) followed by the # (pound) key.
 4. When prompted please enter your Personal Identification Number (PIN) followed by the # (pound) key. Your PIN has not changed. Use the same PIN that you have been using right along. However, for security reasons you will be required to change your PIN the first time that you access the system.
After the account information has been provided you may do one of the following:
For More Details Press 1
To Transfer Money or Make Payments Between Accounts Press 2
To Work With Another Account Press 3
For More Choices Press 4.

Yes, I would like to participate in AIME.

Name _____ Social Security # _____

Address _____ Last _____

City _____ State _____ Tel. No. (Work) _____

Street _____ Zip _____ (Home) _____

Credit Union Identifier **003** P.I.N. _____

Your Share Account Number _____

Choose a 4-digit number _____

Signature _____ Date _____

Signature _____ Date _____

I/We have read and will conform to the conditions in the AIME member agreement provided separately to me/us by the credit union.