

Additional Services

Online Banking and Bill Pay

Access your account information anytime, anywhere through PCU's secure Online Banking and Bill Pay program. Check account balances, initiate transfers, and place stop payments from the convenience of your home or office. Visit www.postalcu.org to enroll today.

PCU Mobile Banking

With PCU Mobile Banking, you can access your accounts, check your balances, make a transfer and find an ATM or branch location anytime, anywhere using your Apple, Android or select Blackberry device. Don't have a smart phone? Text Banking allows you to receive current balance and recent transaction information instantly by text message. No login or Internet required! Visit www.postalcu.org for complete details and activation instructions.

Cash & Check Card

You can use your PCU Cash & Check card to withdraw cash from your checking or savings account, make deposits, transfer funds and check your balances anytime, day or night. The PCU Cash & Check debit card is welcomed everywhere VISA Debit is accepted and each month you get a detailed record of all transactions on your account statement.

PAL Automated

Telephone Banking

With PAL 24-hour Telephone Teller System, you can access your accounts 24 hours a day, 365 days a year. All you need is your Personal Identification Number (PIN) and your account numbers. Voice prompts guide you every step of the way to check account balances, cleared checks, deposits & withdrawals, interest & dividend information, loan information, transfer to a Member Service Rep, obtain tax information or request a check for yourself.

PCU Overdraft Line of Credit

Our low-cost credit line may be the answer for those emergency situations or small purchases. We offer credit limits from \$500.00 to \$50,000.00. Monthly repayment terms are 4.00% of the outstanding balance with a minimum payment amount of \$20.00.

Deposit Account Switch Kit

Moving Your Money Is Easy.

Now that you've opened your new account at PCU, we'll make it easy to move your previous relationship! Just follow these simple steps:

1. Discontinue using your existing checking account.

Leave enough money to cover any outstanding checks, debit card transactions, or scheduled bill payments. Cancel any future online bill payments by contacting your creditor or service provider.

2. If you have any of the following products, complete the appropriate form provided for you to convert your deposits/withdrawals to PCU.

- *Direct Deposits* - including any payroll, automatic deposits, or dividends
- *Automatic payments or withdrawals* - including recurring bills and debit card transactions as well as scheduled transfers
- *Online bill payments* - print your existing payee screens to use as a reference when setting up your PCU bill pay service. You will need the payee name, address, phone number, and account number

3. Close your existing checking account.

After all outstanding items have cleared your account and you've converted all of your direct deposits, automatic payments, or withdrawals and online payments, you're ready to begin enjoying all the benefits PCU has to offer.



3225 Denmark Avenue, Eagan, MN 55121 • 14750 Victor Hugo Boulevard N., Hugo, MN 55038
2401 N. McKnight Road, North St. Paul, MN 55109 • 1725 S. Robert Street, West St. Paul, MN 55118
8499 Tamarack Road, Woodbury, MN 55125

Insured by NCUA

Direct Deposit Change of Instructions Request

Date:

Company:

Address:

City, State, Zip:

To whom it may concern:

This letter serves as a request to have my direct deposit transferred to my account with PCU.

My information is as follows:

Social Security Number _____ - _____ - _____

and/or account number _____

The direct deposit is currently deposited to my account with:

Financial Institution:

Account Number:

ABA Routing Number:

Please redirect the deposit to my account with PCU as follows:

Account Number:

ABA Routing/Transit Number: 2960762

Please note the following special instructions:

Sincerely,

Signature of Account Holder 1

Signature of Account Holder 2

Signature of Account Holder 3



Automatic Account Payment/Withdrawal Change of Instructions Request

Date:

Company:

Address:

City, State, Zip:

To whom it may concern:

This letter serves as a request to have my Automatic Account Payment/Withdrawal transferred to my account with PCU.

My information is as follows:

Account Number:

The Automatic Account Payment/Withdrawal is currently withdrawn to my account with:

Financial Institution:

Account Number:

ABA Routing Number:

Please redirect the Automatic Account Payment/Withdrawal to my account with PCU:

Account Number:

ABA Routing/Transit Number: 2960762

Please note the following special instructions:

Sincerely,

Signature of Account Holder 1

Signature of Account Holder 2

Signature of Account Holder 3



Insured by NCUA

Closed Account Request

Date:

Company:

Address:

City, State, Zip:

To whom it may concern:

**This letter serves as a request to close
account # _____**

Please send me a check for the remaining balance to the address below:

Date:

Company:

Address:

City, State, Zip:

Signature:

Name: (Please Print)

Joint Owner Signature:

Joint Owner Name: (Please Print)



Quick Start Enrollment Form

Name of Payee:

SSN:

Address:

City, State, Zip:

Telephone

Account #

Checking Savings

Type Of Benefit

- | | |
|--|--|
| <input type="checkbox"/> Social Security | <input type="checkbox"/> VA Comp/Pension |
| <input type="checkbox"/> Supplemental Social | <input type="checkbox"/> VA Life Insurance |
| <input type="checkbox"/> Railroad Retirement Board | <input type="checkbox"/> VA Education MGIB |
| <input type="checkbox"/> Railroad UI SI | <input type="checkbox"/> VA Educ MGIB/SR |
| <input type="checkbox"/> Civil Service CSA | <input type="checkbox"/> VA Voc Rehab Emp |
| <input type="checkbox"/> Civil Service CSF | |

Representative Payee? Yes No
If Yes, Name of Representative Payee

Signature of Beneficiary or Representative Payee

Phone Numbers to change direct deposit:

Social Security Administration	1-800-772-1213
Department of Veterans Affairs	1-877-838-2778
Office of Personnel Management	1-888-767-6738
Railroad Retirement Board	1-800-808-0772

Or go to www.godirect.gov



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