



# User Guide

24/7 Account Access: **800.523.9164**

## 1 Account Information

- Enter account # and PIN when prompted
- Choose the account you're calling about

### Press:

For More Details

#### Savings:

- Transactions
- Deposits
- Withdrawals
- Last/YTD Interest

#### Loans:

- Balance/Available Credit
- Transactions
- Last Payment
- Next Payment
- Last/YTD Interest

#### Checking:

- Transactions
- Cleared Checks
- Deposits
- Withdrawals
- Electronic Check/Debit Transactions
- Interest
- Specific Check

#### Certificates:

- Balance Summary
- Last/YTD Interest

Transfer Funds/Make Payments

Select Another Account

## 2 Transfers/Loan Payments/Withdrawals

- Enter account # and PIN when prompted

### You'll be Given a List of All Available Accounts to Choose From:

- Savings
- Checking
- Money Market
- Loan

### Based on the Account Chosen, Select a Transfer Option:

- Transfer from your chosen account
- Make a loan payment
- Transfer to your chosen account
- Withdraw (advance) from a loan
- Transfer to another member account
- Withdrawal by check

## 3 Branches and ATM Locations

### Press:

Locate the nearest ATMs:

- SkyOne ATMs
- SkyOne Deposit-Taking ATMs
- Co-Op surcharge-free ATMs

Report a lost/stolen SkyOne Check Card or Visa Credit Card

## 4 Loan and Deposit Accounts

### Press:

For rates and product information

- Checking Accounts
- Deposit Accounts
- Certified Accounts

## 5 SkyOne Check Card/Visa Credit Card

### Press:

- Report a lost/stolen card
- Activate your SkyOne Check Card
- Change your SkyFone PIN

## 6 Merchant Verification

- Enter check account number

Repeat Menu Options