

About Us

Healthcare Plus Federal Credit Union welcomes anyone who lives, works, worships or attends school in Brown County to become a member. The immediate family members of these groups are also welcome to join.

At **Healthcare Plus Federal Credit Union**, once you become a member you are a member for life. This means that even if you change jobs or move away from Brown County you may always remain a member of our Credit Union Family.

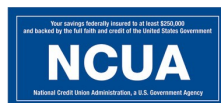
Healthcare Plus Federal Credit Union saves its members thousands of dollars each year by allowing our members to generally pay lower interest rates for loans, lower fees for financial services, and most importantly, receive higher returns on your savings. That's a value that directly affects your wallet.

Healthcare Plus Federal Credit Union is a member owned financial cooperative. We offer many of the same services as banks, including loans, savings accounts, checking accounts, IRAs, internet banking, certificates, mobile banking, and more.

Great services, great rates.

Credit Unions typically offer better rates than banks, due to the cooperative's not-for-profit operation. While banks must make profits for their shareholders, credit unions exist only to serve their members. So instead of sending dividends to shareholders we send our returns back to you through better rates and improved services.

See What We Can Do...

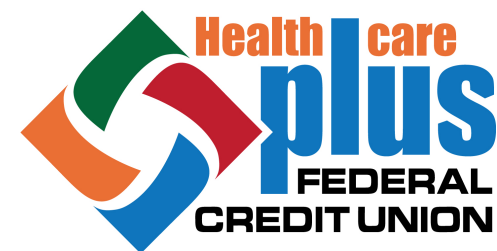


Healthcare Plus FCU
203 S. Dakota St.
Aberdeen, SD 57401
605.725.0900
FAX 605.725.0899

Lobby: 9:00-4:30 M-F
Drive-up: 7:30-6:00 M-F
Sat. Drive-up: 9:00-12pm

www.hcpfcu.coop

09/20



Voice Teller

Keeping you connected to your money.

Anytime.

Anyplace.

605.725.0888

See What We Can Do...

Voice Teller

With your Voice Teller system, you may access your accounts anytime day or night. With Voice Teller, you can:

- Check your share/loan balances
- Transfer funds
- Make loan payments
- Check on deposits/withdrawals
- And much, much more

Voice Teller is Easy to Use

To use Voice Teller, all you need is the following:

- Your member (account) number.
- PIN# This is the last 4 digits of the Social Security number or Tax Identification number of the PRIMARY name on the account, the first time you log in.

When you call Voice Teller, a friendly voice will guide you through your transactions. Changes to your account are made immediately, accurately and confidentially.

Things to Remember

- You may change your PIN number at any time.
- If you forgot your PIN number, you may contact the credit union. The PIN will be reset back to the last 4 digits of the Social Security Number or Tax Identification number of the primary account holder.
- To end your session, simply hang up.

Getting Started

- Dial (605) 725-0888
- You will be asked to choose one of the Main menu options:
 - Quick Check - Gives you the balance and available balance of primary savings and checking accounts (if you have both).

- Account Information - Allows you to access account information about your accounts.
- Perform Transaction Activity - Allows you to make transfers and loan payments.
- Member Services - Allows you to change your PIN # and calculate a sample loan payment.

- After choosing from the above options, you will be asked to enter your member number (account number), PIN# and the last 4 digits of the primary member social security number.
- Please listen carefully as the voice system provides you with step by step instructions for completing transactions and inquiries on your account.

Tips

- The System is personalized to the account types you have. Possible account types are savings, checking, certificates, IRA & loans.
- “Select another member or account” is spoken in most menus. Member refers to account number. Account refers to type of account such as savings, checking, etc. This option gives you the ability to select another member (account) to work with OR to select another account (type of account) for the same member account you are already working with.
- “To return to the previous menu, press star (*)” option will return you to the Main menu options.

Main Menu Options with Sub Menu

~Quick Check

- 1- Repeat last item spoken
- 2- Additional account information

~Quick Check (Continue) & ~Account Information

- 1- Checking
 - 1- Balance and amount available
 - 2- Last transactions
 - 3- Tax and IRA information
 - 4- Perform transaction activity
 - 5- Select another member or account

*- Previous menu

- 2- Savings
 - 1- Balance and amount available
 - 2- Last transactions
 - 3- Tax and IRA information
 - 4- Perform transaction activity
 - 5- Select another member or account
- *- Previous menu
- 3- Loans
 - 1- Balance and amount available
 - 2- Last transactions
 - 3- Today's payoff amount
 - 4- Payment information
 - 5- Perform transaction activity
 - 6- Select another member or activity
- *- Previous menu

~Perform Transaction Activity

- 1- Checking
 - 1- Transfers
 - 2- Payment to loan
 - 3- Select another member or account
- *- Previous menu
- 2- Savings
 - 1- Transfers
 - 2- Payment to loan
 - 3- Select another member or account
- *- Previous menu
- 3- Loans
 - 1- Payment to loan
 - 2- Select another member or account
- *- Previous menu

~Member Services

- 1- Checking
 - 1- Change pin
 - 2- Sample payment calculator
 - 3- Select another member or account
- *- Previous menu
- 2- Savings
 - 1- Change pin
 - 2- Sample payment calculator
 - 3- Select another member or account
- *- Previous menu
- 3- Loans
 - 1- Change pin
 - 2- Sample payment calculator
 - 3- Select another member or account
- *- Previous menu