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Port #	Account Name	Date	Employee	Primary Acct #
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# TeleCHIEF Phone Banking

## APPLICATION AND FUNDS TRANSFER AUTHORIZATION

Address Ln1 \_\_\_\_\_

Address Ln2 \_\_\_\_\_

City, ST Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**APPLICANTS FOR TeleCHIEF PHONE BANKING MUST BE ACCOUNT OWNER(S) AND SIGNER(S).**

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Applicant Name: \_\_\_\_\_

SSN: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

**4 Digit PIN#** \_\_\_\_\_ (Please select a PIN#)

**Signature:** \_\_\_\_\_

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Applicant Name: \_\_\_\_\_

SSN: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

**4 Digit PIN#** \_\_\_\_\_ (Please select a PIN#)

**Signature:** \_\_\_\_\_

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Applicant Name: \_\_\_\_\_

SSN: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

**4 Digit PIN#** \_\_\_\_\_ (Please select a PIN#)

**Signature:** \_\_\_\_\_

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## **SAFE & SECURE**

TeleCHIEF transactions can only be authorized with your account number, Personal Identification Number (PIN) selected by you, and your date of birth. You must read, complete, and sign the attached Application and Funds Transfer Authorization Form to use TeleCHIEF. You may return the completed form to the address below or ask a Customer Service Representative at any of our locations for assistance.

Return Completed Applications to

Blackhawk Bank & Trust  
Attn: eBanking Department  
P.O. Box 1100  
Milan, IL 61264-1100

You may begin using TeleCHIEF and the funds transfer option within seven (7) days of our receipt and approval of your completed application.

## **CONVENIENT**

TeleCHIEF Phone Banking makes life easier by allowing 24-Hour, instant access to your accounts and our services. TeleCHIEF lets you decide when and where you want to transact your banking business... from the comfort of your home, office, car, or cellular phone. It's fast, easy, and secure.

## **24 HOUR ACCESS**

- Check your current account balance.
- Review recent account transactions. (Checks written, withdrawals, deposits, transfers)
- Transfer funds between accounts.
- Check the current balance, payment and interest information on your mortgage or installment loan.
- Make a loan payment by transferring funds from your checking or savings account.

## **FAST & EASY**

TeleCHIEF Phone Banking is quick and simple to use. To begin TeleCHIEF, follow these step-by-step instructions.

1. Dial (309) 756-2472 or 1-(877) 787-2472 using any touch-tone phone. You will need your account number(s), your Personal Identification Number (PIN), and your date of birth. You will select this PIN at the time you apply for the service. If you are not present when we receive your application, a temporary PIN will be assigned to you. This PIN will be mailed to you within 48-hours of our receipt of your completed application. For your protection, please change the PIN to a four digit number that only you will know. In order to protect your financial privacy, do not write down your PIN.
2. Wait for the greeting. You will then be given a series of menu options from which to choose. TeleCHIEF will carefully talk you through your transaction(s).
3. To access the menu options, simply press the corresponding number on the phone key pad and follow the instructions provided.

## TeleCHIEF INSTRUCTIONS & MENU OPTIONS

For local calls: (309) 756-2472

For long distance calls: (877) 787-2472

For messages in English, press "1" For messages in Spanish, press "2"

### MAIN MENU

- 1 Account Information
  - Enter Your Account Number followed by the # sign
  - Enter Your Account Type
    - 1 – Checking
    - 2 – Savings
    - 3 – CD
    - 4 – Loan
    - 9 – Return to the Previous Menu
  - Enter PIN followed by the # sign
  - Enter Date of Birth MMDDYY followed by the # sign
- 2 To report a lost or stolen ATM/Debit Card
- 3 Check Verification
- 4 Deposit & Loan Rate
- 5 Bank Information
- 9 To End the Call

### ACCOUNT SERVICES MENU

- 1 Checking Information
- 2 Savings Information
- 3 Certificate Information
- 4 Loan Information
- 5 Change your PIN
- 6 Leave a Message
- 9 Return to the MAIN MENU

### CHECKING ACCOUNT MENU

- 1 Current Balance and Last Deposit
- 2 Review Transactions
- 3 Transfer Funds
- 4 Make a Payment
- 5 Interest Summary
- 6 Ready Cash Reserve
- 9 Inquire into another account or change PIN

### SAVINGS ACCOUNT MENU

- 1 Current Balance and Last Deposit
- 2 Review Transactions
- 3 Transfer Funds
- 4 Make a Payment
- 5 Interest Information
- 9 Inquire into another account or change PIN

### CD ACCOUNT MENU

- 1 Current Balance
- 2 More Recent Transactions
- 3 Interest Information
- 9 Inquire into another account or change PIN

### LOAN ACCOUNT MENU

- 1 Current Balance and Loan Payment Info.
- 2 Review Transactions
- 3 Interest Information
- 4 Transfer Funds
- 5 Payment Information
- 6 Payoff Information
- 7 Loan to Checking Advance
- 8 Loan to Savings Advance
- 9 Inquire into another account or change PIN

## **ACCOUNT DISCLOSURE OF TERMS GOVERNING THE TeleCHIEF PHONE BANKING SYSTEM**

This brochure contains rules which govern your TeleCHIEF 24-Hour Phone Banking account relationship with us.

Please read this Brochure and if you have any questions, please feel free to contact us. Throughout this Brochure, the term “we”, “us” or “Bank” means our financial institution and the term “you” or “your” means you, the Customer(s). If the terms of this Brochure conflict with the terms of any agreement or signature card you have with us, the terms of this Brochure will control.

TeleCHIEF 24-Hour Phone Banking transactions are account portfolio and account owner specific. In order to use TeleCHIEF 24-Hour Phone Banking, your tax identification number must be attached to the applicable account portfolio you wish to access and you must be an authorized owner of the respective account(s) you wish to access. TeleCHIEF 24-Hour Phone Banking transactions performed after 6:00 p.m. (CDT) will be processed effective the following business day. This includes account transfers and loan payments. Every day is a business day, except Saturdays, Sundays, and federal holidays.

### **ELECTRONIC FUNDS TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES**

The following disclosure is provided pursuant to the Electronic Funds Transfer Act and Regulation E. The Electronic Funds Transfers we are capable of processing via TeleCHIEF 24-Hour Phone Banking are listed below, some of which may not apply to your account. Please read this disclosure because it tells you your rights and obligations for TeleCHIEF 24-Hour Phone Banking transactions. You should keep this notice for future reference as is necessary.

#### **1. TYPES AND LIMITATIONS OF TRANSFERS**

1. TeleCHIEF Transfers. You may use TeleCHIEF 24-Hour Phone Banking to make transfers from:
  - a. Checking to Checking (Checking Accounts include our Regular, Student, Senior, Personal, Economy, Homeowners, Silver Hawk Club, NOW, Super NOW, Health Savings, and Money Market Accounts).
  - b. Checking to Savings (Savings Accounts include our Savings, Christmas Club, Health Savings, and Money Market Deposit Accounts.)
2. Loan Payments. You may use TeleCHIEF 24-Hour Phone Banking to make the following
  - a. Loan Payment from Checking or Savings
  - b. Loan payments include: Consumer/Installment Loans, Real Estate Loans, Commercial Loans and Home Equity Loans (HELOC).

#### **2. CHARGES FOR ELECTRONIC FUNDS TRANSFERS**

There is no charge assessed for Electronic Funds Transfers made via TeleCHIEF 24-Hour Phone Banking except as follows:

- a. Regarding Money Market Deposit Accounts, the fee for each check or transfer if more than six (6) checks and/or six (6) transfers per month or statement cycle: \$5.00 per item.
- b. Regarding Savings Accounts, the fee for each transfer in excess of the thirteen (13) allowed per quarter: \$1.00 each item.
- c. Regarding Personal Checking Accounts, the fee for each debit charged against the account, including, but not limited to a TeleCHIEF 24-Hour Phone Banking transfer or loan payment is \$0.25 per debit.

#### **3. YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS**

Tell us AT ONCE if you believe your Personal Identification Number (PIN) necessary to access TeleCHIEF 24-Hour Phone Banking has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus maximum overdraft line of credit). If you tell us within two (2) business days, you can lose no more than \$50 dollars if someone used your PIN code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your PIN code, and we can prove we could have stopped someone from using your PIN code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days, if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

#### **4. PHONE NUMBER AND ADDRESS TO BE NOTIFIED IN EVENT OF UNAUTHORIZED TRANSFER**

If you believe someone has transferred or may transfer money from your account without your permission, call or write to us at the number and address in paragraph 9.

#### **5. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES**

We will disclose information to third parties about your account or the transfers you make: where it is necessary for completing transfers, or in order to verify the existence and conditions of your account for a third party, such as a credit bureau or merchant; or in order to comply with government agency or court orders; or if you give us your written permission.

#### **6. RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS**

For transfers at terminals, you will receive a receipt at the time the transfer is made. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, we will let you know if the deposit is made. You can call us at the number in paragraph 9 to find out whether or not the deposit has been made. You will get a monthly account statement on checking accounts unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

#### **7. FINANCIAL INSTITUTIONS LIABILITY FOR FAILURE TO MAKE TRANSFERS**

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer
- If circumstances beyond our control (such as flood or fire) prevent the transfer, despite reasonable precautions we have taken
- If the transfer would go over the credit limit on your over draft line
- If the TeleCHIEF 24-Hour Phone Banking system was not working properly and you knew about the breakdown when you started the transfer
- There may be other exceptions stated in our agreement with you

#### **8. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS (ERROR RESOLUTION)**

- Telephone us or write us at the number and address in paragraph 9 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.
- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.
- If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it in ten (10) business days, we may not re-credit your account. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

#### **9. CONTACT US**

Blackhawk Bank & Trust  
P.O. Box 1100  
Milan, IL 61264-1100  
Phone: (309) 787-7567

#### **BANK HOURS (EXCLUDING FEDERAL HOLIDAYS)**

Lobby Hours	Monday-Thursday	8:00 a.m. to 4:00 p.m.
	Friday	8:00 a.m. to 5:30 p.m.
	Saturday	8:00 a.m. to 12:00 p.m.
Drive-up Hours	Monday-Friday	7:30 a.m. to 5:30 p.m.
	Saturday	7:30 a.m. to 12:00 p.m.