

Planites Credit Union offers a variety of ways to handle your financial affairs. From offering friendly, knowledgeable staff and conveniently located ATMs to providing easy, electronic access to your accounts, we're committed to time-saving options.

- Planites Online
- Bill Pay
- 24-Hour Telephone Banking, Member Audio Response System (MARS)
- Payroll Deduction
- Surcharge Free ATM Network

Planites Online

Planites Online is designed to provide you with free, secure access to your accounts 24 hours a day, 7 days a week, wherever you have Internet access. Our online banking program allows members to view account balances and history, complete transfers, reorder checks and initiate stop payments.

Planites Online employs leading industry security features to ensure that all of your transactions are conducted with the highest possible privacy and protection. All data is encrypted using 128-bit encryption, the strongest form available, and transferred via the Secure Sockets Layer (SSL) protocol between you and your Credit Union.

- Check account balances and transaction history
- Perform transactions, including draft reorders
- Make bill payments, inquiries and changes
- Transfer between accounts
- Services Menu allows members to set up services such as Name Accounts, Reorder Drafts, Stop Drafts and Change Password

Bill Pay

Financial freedom is just one click away. Bill Pay allows you to pay all of your bills online. You can pay anyone from your newspaper carrier to your mortgage company. What used to take hours can now be done in a few minutes. Bill Pay is much easier than paying by check and best of all, it's free!

With Bill Pay you can:

- Pay your bills any time, day or night
- Set-up recurring payments to be made automatically at the frequency you choose
- Receive access to detailed payment history

All payments sent through Bill Pay are tracked, guaranteed to be secure and sent on time.

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24-Hour Telephone Banking (MARS)

When you are on the go or just at home, our 24-hour Telephone Banking program provides account information at your fingertips. Anytime, anywhere, you can use your phone to check your balances, see if a check has cleared and even transfer funds between any of your deposit and/or loan accounts.

It's easy to find out how convenient MARS is to use. Just try it by calling **312-653-4890** and enter your account number. Your PIN will initially be set (as a default) as the last four digits of the Social Security number of the primary account holder but can be changed after that.

Direct Deposit

It's free and fast. No more running around, standing in line, or filling out deposit slips. It's safe and reliable, too. No worries about misplacing your paycheck or forgetting to stop at the credit union. It's Direct Deposit and it's available for your paycheck, pension, or other regular income. Funds are deposited directly into your Planites Credit Union account.

Payroll Deduction

You've heard the old sayings "pay yourself first" and "out of sight, out of mind" – with payroll deduction you get 'em both. We make it easy for you to not only set aside funds each pay period, but we will also distribute your deposits any way you would like. Whether you want to save for the holidays or make sure your loan payments are made on time, with payroll deduction it's taken care of. It's all possible with this free credit union service.



Surcharge-Free ATM Networks

The Credit Union understands that our members appreciate the ability to access cash quickly and conveniently, whether at home, work or while traveling. That's why Planites CU has partnered with three "surcharge free" ATM Networks – Co-op, Star and Allpoint. Simply go online, enter your address or zip code and you'll receive a list of the closest "surcharge-free" ATMs in your area.

www.allpointnetwork.com

ATMs located in major retailers, convenience stores, gas stations and restaurants

www.star.com

ATMs located at various credit unions and banks. When online, look for the box with the orange logo. These are surcharge-free (STARsf).

www.co-opnetwork.org/public/locators/atmlocator/

ATMs located in credit unions, convenience stores and gas stations.