



PLEASE FORWARD THIS SECTION
TO ANY OF OUR BRANCHES.



Use **CULINE™**
to obtain information
regarding...

- Account Balances
- Account History
- Transfers
- Cleared Cheques
- Pre-authorized Debits
- Interest Rate
- Bill Payments
- Loan Payments
- ...and leaving messages



CULINE™
TELEPHONE BANKING
(905) 574-9321 • 1-866-608-9321

If you require assistance using **CULINE™**,
please contact a member service representative
at any of our branches.

Business Locations

Hamilton West
1685 Main St. West, Unit #100
◆ 905-526-7244 ◆
◆ Fax: 905-526-0334 ◆

Hamilton Mountain
209 Limeridge Road East
(at Upper Wellington)
◆ 905-575-8888 ◆
◆ 1-866-808-2888 ◆
◆ Fax: 905-575-3104 ◆

St. Joseph's Hospital
50 Charlton Ave. East
◆ 905-522-1155 ext. 32910 ◆
◆ Fax: 905-308-7224 ◆

Brantford
368 Colborne Street
◆ 519-756-6942 ◆
◆ Fax: 519-756-9811 ◆

Burlington
426 Brant Street
◆ 905-335-7650 ◆
◆ Fax: 905-639-8414 ◆

Business Hours

Hamilton Branches
◆ Monday, Tuesday, Friday ◆
9:30 a.m. to 5:00 p.m.
◆ Wednesday ◆
10:30 a.m. to 5:00 p.m.
◆ Thursday ◆
9:30 a.m. to 6:00 p.m.
◆ Saturday ◆
9:30 a.m. to noon

St. Joseph's Hospital Branch
◆ Mon., Tues., Thurs., Fri. ◆
8:30 a.m. - 4:30 p.m.
◆ Wednesday ◆
10:30 a.m. - 5:00 p.m.
◆ Closed daily 1:30 p.m. - 2:30 p.m. ◆

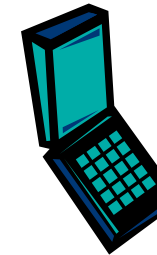
Burlington Branch
◆ Open Tuesdays, Thursdays and Fridays ◆
9:00 a.m. - 5:00 p.m.
◆ Closed daily 1:30 p.m. - 2:30 p.m. ◆

Brantford Branch
◆ Monday to Friday ◆
9:30 a.m. - 5:00 p.m.

CU-LINE™
24 Hour Banking By Phone
◆ Phone: (905) 574-9321 ◆ Toll-free: 1-866-608-9321 ◆

CU-NET™
24 Hour Internet Homebanking
◆ www.hmecu.com ◆
◆ e-mail at hmecu.info@hmecu.com ◆

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™ CUNET is a trademark owned by the Credit Union Central of Ontario, used under license.



CULINE™
TELEPHONE BANKING
(905) 574-9321 • 1-866-608-9321

OPEN
24/7
HOURS A DAY / DAYS A WEEK





... THE FAST AND EASY WAY TO ACCESS YOUR CREDIT UNION ACCOUNT(S), SEVEN DAYS A WEEK, 24 HOURS A DAY!

If you have a Touch tone telephone, a Credit Union 7 digit account number and your 4 digit access code (ATM PIN#), you are now ready to start!

If you do not have an access code come into any of our offices and we'll be happy to assist you..

TO USE CULINE™:

- ◆ Phone (905) 574-9321 or Toll free 1-866-608-9321
- ◆ Enter your account number (7 digits)
- ◆ Enter your access code (PIN#)

MAIN MENU

- PRESS 1** for... ACCOUNT BALANCES
- PRESS 2** for... TRANSFERS
- PRESS 3** for... CLEARED CHEQUES
- PRESS 4** for... INTEREST RATES
- PRESS 5** for... LEAVING MESSAGES
- PRESS 7** for... BILL PAYMENT

ACCOUNT BALANCES

- PRESS 1** and you will hear:
- “Your daily interest balance is...”
 - “Your chequing balance is...”
 - “Your special balance is...”
 - “Your line of credit balance is...”
 - etc... etc...

FOR ACCOUNT TRANSACTIONS USE THE FOLLOWING CODES TO SPECIFY THE ACCOUNT TYPE

Daily Interest Savings	Press 0
Chequing (PCA)	Press 1
Business Chequing	Press 2
FatCat	Press 5
Special Deposit.....	Press 8
Advantage “60”	Press 9
U.S. \$ Savings	Press 10
Investors Saving.....	Press 17
Life Savings (formerly Share Savings)	Press 19
Rate Riser.....	Press 33
Term Deposit	Press 37
Index -Linked GIC.....	Press 38
RRSP	Press 40
Locked-in RRSP.....	Press 41
Index-Linked RRSP	Press 42
Rate Riser RRSP	Press 43
RRIF.....	Press 48
LIF.....	Press 49
1st Personal Loan	Press 51
2nd Personal Loan.....	Press 52
3rd Personal Loan.....	Press 53
Line of Credit.....	Press 54
Student LOC	Press 55
Fixed Personal	Press 58
Re-Advancable RRSP Loan.....	Press 59
Fixed Mortgage	Press 61
High Ratio Mortgage	Press 63
MeritLine.....	Press 64
Variable Mortgage	Press 66
Variable Hi-Ratio Mortgage	Press 67
Other Mortgages.....	Press 71 or 73
Locked-in MeritLine	Press 74

TRANSFERS... PRESS 2

- ◆ If you are not in the **Main Menu**, press *****, then **2**
- ◆ **Enter the Source Account** (the account you are transferring money from) - Use one of the codes listed above.
- ◆ **Enter the Destination Account** (the account you are transferring money to) - Use one of the codes listed above. To transfer to a different (related) HMECU account enter the full 7 digit account number and then the specific account code type when prompted. (related accounts must first be set up in- branch).
- ◆ **Enter the amount to be transferred without the decimal point.** (i.e \$50.00 will be entered 5000).
- ◆ Listen for voice confirmation to complete transaction

CLEARED CHEQUES... PRESS 3

You will hear your 6 most recently cleared cheques.

- ◆ Date of cheque and amount.
- ◆ Chequing account balance.
- ◆ Line of Credit Balance if you have one.
- ◆ By pressing **1** after the above you will hear the EFT's and deposits on your account.

CURRENT RATES... PRESS 4

You will be given instructions for current rates.

- ◆ Press **1**, **2**, **3**, or **4** for different rates.
- ◆ Press ***** to return to the main menu.

LEAVE MESSAGES... PRESS 5

Messages entered before 7:00 a.m. will be dealt with in that morning.

REPEAT COMMAND... PRESS #

Repeat the last command anytime during CU-Line service.

BILL PAYMENT REGISTRATION

Before you can use the CU-Line to pay your bills, please register the bills you wish to pay by completing the attached form and returning it to the Credit Union.

BILL PAYMENT... PRESS 7

- ◆ Enter the Bill Number (1 through 20) or listen to your customized list of Bills already set up.
- ◆ Enter the Source Account (i.e Daily Interest “0”, PCA “1”)
- ◆ Enter the dollar amount you wish to pay (i.e. \$100.00 will be entered 10000)
- ◆ Press ***** to confirm bill payment when prompted

Transactions after 2:00 p.m. will be processed on the following business day. Check with the Credit Union for available merchants. Please allow a minimum of 3 to 5 business days for your payment to reach the merchant.

CULINE™ 24/7 Anytime...Anywhere

BILL PAYMENT REGISTRATION FORM

To pay your bills using CU-Line, please register the bills you wish to pay by completing the information below. Once completed, detach this portion and mail it or drop it off at any of our branches.

I wish to register the following accounts for your CU-Line Bill Payment Service:

MERCHANT NAME	ACCOUNT NUMBER
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____

I hereby authorize the Credit Union to debit payments and any service charges from the account specified by me. Notice of cancellation of all or any part of this authorization must be made by me in writing. I am solely responsible for the payments of all accounts I have listed above, and hold the Credit Union harmless in any of these transactions, and I also acknowledge that it is my responsibility to avoid any account late charges.

Member's Signature

Member's Account # _____