



# Audio Response Guide

*D.A.N.A.  
(Day And Night Audio)*



4700 Silver Hill Road, Building 3, Room G307  
Washington, DC 20233  
301-763-0287 • 1-800-343-6788  
Fax: 301-763-0293

[www.censusfcu.com](http://www.censusfcu.com)

For any questions, e-mail us at:  
[mSERVICE@censusfcu.com](mailto:mSERVICE@censusfcu.com)



**CENSUS**  
FEDERAL CREDIT UNION

## Disclosures

We disclose the following information to members who participate in “electronic fund transfers” (as defined in the Federal Electronic Fund Transfer Act) with the CENSUS Federal Credit Union (CENSUS FCU), as required by the Federal EFT Act. The information provided covers the audio response system and fund transfer services offered by your Credit Union. In this disclosure, my, you and your refers to you—the member—and PIN (Personal Identification Number) refers to the audio response system PIN.

## Available Transfers and Applicable Limits

Account Access: You may use the audio response system to:

1. Transfer funds between your share draft (checking) and share (savings) account(s) whenever you request.
2. Make loan payments on loans from this Credit Union from your share (savings) or share draft (checking) account.
3. Make share-to-share transfers at this Credit Union.
4. Make share withdrawals from your share (savings) or share draft (checking) account(s) at this Credit Union.

## Limitation on Frequency of Transfers

1. You may make only three (3) transfers from any one of your share accounts to loans or your share draft (checking) account in any month using the audio response system (or regular phone-in procedures).
2. For security reasons, there are other limits on the number of transfers you can make using our audio response system.

## Limitations on Dollar Amounts of Transfers

Withdrawals by check may be for any amount up to your available balance.

Business Day Disclosure: The Credit Union is open for business Monday through Friday except for holidays. The Credit Union is closed on all holidays observed by the Census Bureau. The audio response system is open 24 hours a day, 7 days a week, except for equipment repair, maintenance and daily computer file updating.

Account Information: If you wish to ascertain if your direct deposit has been credited, you may call the audio response system at 301-763-0370 local—or 1-800-647-3262 nationwide. You can determine from share draft (checking) and/or share (savings) account(s) balance inquiries if your allotments or net check have been posted.

## Rights to Documentation

Periodic Statement: The Credit Union will send you a periodic statement. You will receive a monthly statement on your share draft account and a quarterly statement on your share account.

## Additional Rights

Disclosure of Account Information to Third Parties: We will disclose information to third parties about your account or the transfers you make:

1. To verify the existence and condition of your account for a third party, such as a credit bureau; or
2. To comply with government agency or court orders; or
3. If you give us your written permission; or
4. Where it is necessary for completing transfers.

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 shall be liable for resulting losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

1. If circumstances beyond our control (such as a fire or flood) prevent the transfer, despite reasonable precautions we have taken;
2. If there are other exceptions stated in our agreement with you;
3. If, through no fault of ours, you do not have enough money in your account to make the transfer; or
4. If the system was not working properly and you knew about the breakdown when you started the transfer.

## Errors

In case of errors or questions about your electronic transfers, telephone us at: (business days) 301-763-0287, or 1-800-343-6788, or write us at:

**CENSUS Federal Credit Union**  
4700 Silver Hill Road  
Building 3, Room G307  
Washington, DC 20233

Contact us 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 you the first statement on which the problem or error appears. When you call or write:

1. Tell us your name and account number.
2. 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.
3. 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 10 business days.

We shall tell you the results of our investigation within 10 business days after we hear from you and shall correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we shall recredit your account within 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 within 10 business days we may not recredit your account.

If we decide that there was no error, we shall send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

## Lost or Stolen PIN

Your Liability for Unauthorized Transfers: If you believe your PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, tell us at once, either by telephoning the Credit Union locally at 301-763-0287 or 1-800-343-6788 nationwide, or writing to:

**CENSUS Federal Credit Union**  
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If you do not tell us within two business days after you learn of the loss or theft of your PIN and we can prove we could have stopped someone from using your PIN without your permission if you had told us you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 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 a hospital stay) kept you from telling us, we may extend the time period.

## Apply Today!

It's easy to apply for a D.A.N.A. PIN (Personal Identification Number). All you need to do is fill out the application below and send it to us, or drop it by the Credit Union at your convenience.

### Application

I hereby submit my application for a Census Federal Credit Union D.A.N.A. Personal Identification Number.

I understand this service can be cancelled if:

- It has been determined that there has been unauthorized use of my accounts;
- I request that service be cancelled; or
- I fail to comply with the terms and conditions of the Audio Response and Electronic Funds Transfer agreements.

I further understand that all previous terms and conditions currently existing with my share, share draft or loan accounts are incorporated into this agreement.

My signature below verifies that I have read the Electronic Funds Transfer agreement and disclosure and agree to adhere to the terms and conditions described therein.

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

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Account No.: \_\_\_\_\_

Social Security No.: \_\_\_\_\_

Home Phone: (      ) \_\_\_\_\_

Work Phone: (      ) \_\_\_\_\_

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

Census Federal Credit Union reserves the right to change the terms and conditions of this service, and members will be notified of any such changes.

*Detach along the perforation and return to the Credit Union.  
Thank you.*



To Access  
D.A.N.A.  
24/7...

**Call 301-763-0370**  
(Local)

**800-647-3262**  
(Nationwide)

**Enter your member ID.**  
(Account Number)

**Enter your PIN.**

**Press 1 to access accounts.**

- Then:**
- **Press 1 for savings**
  - **Press 2 for checking**
  - **Press 3 for certificates**
  - **Press 4 for loans**
  - **Press 5 for lines of credit**

**Press 2 for general information.**

**Press 3 for more choices.**  
(personal options – change PIN)

*Your Personal Access Guide*  
**CENSUS Federal Credit Union**

**Access Your  
Account  
24/7  
with D.A.N.A.!**



## D.A.N.A.

**Local: 301-763-0370**

**Nationwide: 800-647-3262**

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## Helpful Hints About Using D.A.N.A.

### FOR FASTER RESPONSE:

1. Enter the (#) sign after each entry.
2. Enter the (\*) sign as a decimal point when entering dollar amounts.

## Suffixes

**0 = Savings**      **4 = IRA**  
**5 & 7 = Checking**      **6 = Share Plus**  
**8 = Christmas Club**      **9 = All-Purpose**

(Suffixes are also listed on your monthly and quarterly statements.)

## Meet D.A.N.A., our Electronic Teller

Our Electronic Teller, referred to as D.A.N.A. (Day And Night Audio), allows you to dial directly into Census Federal Credit Union's computer for instant inquiries and transactions on your account.

### By Using D.A.N.A., You Can:

- **Find out your balance** on all share accounts, loan accounts, and certificate accounts.
- **Make transfers** between share accounts (savings to checking and vice versa).
- **Make loan payments** by transferring funds from a share account (savings) or share draft account (checking).
- **Make withdrawals** from your share account or Loan Add-On and have the check mailed to you at the address on file.
- **Find out if a draft has cleared**, or if a range of drafts have cleared.
- **Find out the amount of your last payroll deposit** and the date deposited.
- **Find current certificate rates** offered by the Credit Union.

### System Availability

D.A.N.A. is ready to help you almost any hour of the day or night. However, if you call on weekdays between 4:30 p.m. and 6:00 p.m. Eastern Standard Time, the main computer may be involved in daily processing. On month-end and quarter-end, additional time may be required for us to process dividends. Your check withdrawal requests are mailed daily.

### Security

Never divulge your Personal Identification Number (PIN) to any unauthorized user, not even to the Credit Union. Your account can only be accessed by using your 4-digit PIN. It is checked and verified each time you call. Your PIN can also be changed as often as you like by pressing 3 for more choices.