



DIRECT CONNECT 24 Hour Phone Teller
Bayer Heritage Federal Credit Union
Dial Direct 304-455-6548
Dial Direct 800-695-8519
Dial 800-272-6003 Option 7
Dial 304-455-4029 Option 7

[Main Menu Options]

- 1 Checking Menu
- 2 Balance Inquiry Menu
- 3 Transfer Menu
- 4 Withdrawl Menu
- 5 Loan Menu
- 6 History Menu
- 7 Additional Options MainMenu2
- 0 Transfer to Operator
- * GOODBYE

[Option 1] (Checking Menu)

- 1 Checking Balance
- 2 Check Inquiry
- 3 Recent Check Clearance
- 4 Draft Number Range
- 0 Transfer to Operator
- # Go to Previous Menu
- * Goodbye

[Option 2] (Balance Inquiry)

- 1 Open Share List
- 2 Open Loan List
- 3 Savings Balance
- 4 Checking Balance
- 5 Account Balance
- 6 Loan Balance
- 0 Transfer to Operator
- # Go to Previous Menu
- * Goodbye

[Option 3] (Transfer Menu)

- 1 Share to Share aka "Account to Account"
- 2 Share to Loan aka "Account to Loan"
- 3 Loan to Share aka "Loan to Account"
- 4 Savings to Checking
- 5 Checking to Savings
- 6 Loan to Savings
- 7 Loan to Checking

[Continue...Option 3]

- 8 Savings to Loan
- 9 Checking to Loan
- 0 Transfer to Operator
- # Go to Previous Menu
- * Goodbye

[Option 4] (Withdrawl Menu)

- 1 Savings Withdrawal
- 2 Checking Withdrawal
- 3 Share Withdrawal
- 4 Loan Withdrawal
- 0 Transfer to Operator
- # Go to Previous Menu
- * Goodbye

[Option 5] (Loan Menu)

- 1 Loan Balance
- 2 Open Loan Balance List
- 3 Loan Payment
- 4 Recent Loan Payments
- 5 Loan Payoff
- 6 Loan Effective Balance
- 7 Advances for Month
- 8 Mortgage Loan Inquiry
- 9 Mortgage Loan Payment
- 0 Transfer to Operator
- # Go to Previous Menu
- * Goodbye

[Option 6] (History Menu)

- 1 Last Deposit
- 2 Last Payroll Deposit
- 3 Account History
- 4 Loan History
- 5 Deposit History
- 6 Recent Activity Menu****
- 0 Transfer to Operator
- # Go to Previous Menu
- * Goodbye

[SUBMENU Option (6) Recent Activity]**

- 1 Recent Check Clearance
- 2 Recent ATM Transactions
- 3 Recent ACH Transactions
- 4 Recent Payroll Transactions
- 5 Recent Loan Payments
- 6 Recent Debit Card Trans
- 7 Recent Credit Card Trans
- 8 Recent Shared Branch Trans
- 9 Recent POS Trans
- 0 Transfer to Operator
- # Go to Previous Menu
- * Goodbye

[Option 7] (Additional Options Main Menu 2)

- 1 Year To Date Menu
- 2 Change Preferences Menu
- 0 Transfer to Operator
- # Go to Previous Menu
- * Goodbye

[SUBMENU Option (7.1) Year to Date Menu]**

- 1 IRA Contributions
- 2 Dividends
- 3 Interest
- 0 Transfer to Operator
- # Go to Previous Menu
- * Goodbye

[SUBMENU Option (7.2) Change Pref Menu]**

- 1 Change Access Code
- 0 Transfer to Operator
- # Go to Previous Menu
- * Goodbye