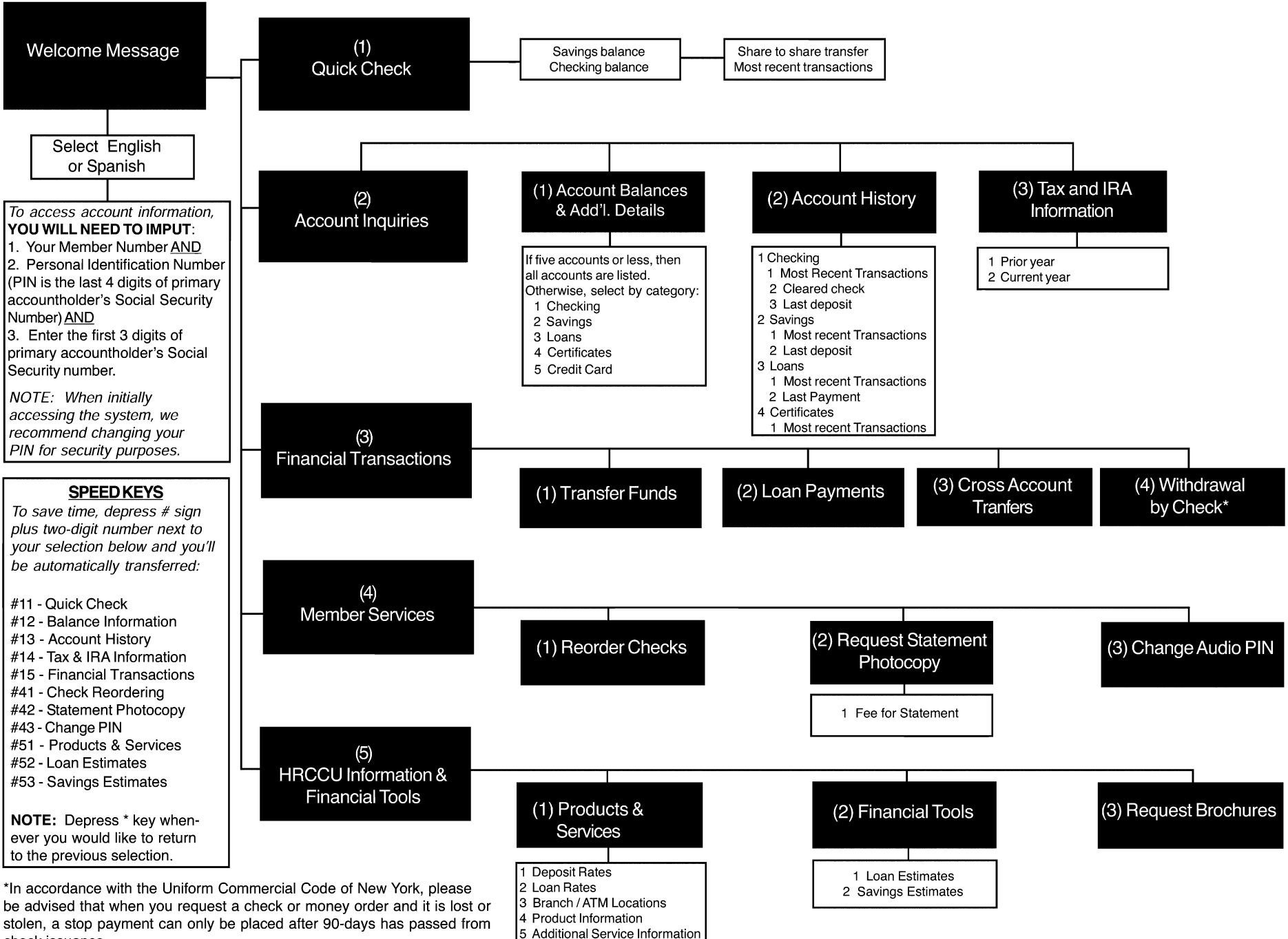


AUDIO RESPONSE SYSTEM

Phone Access: (518) 654-7330 ext. 6010 or toll-free 1-800-824-0700



To access account information, YOU WILL NEED TO INPUT:
 1. Your Member Number **AND**
 2. Personal Identification Number (PIN is the last 4 digits of primary accountholder's Social Security Number) **AND**
 3. Enter the first 3 digits of primary accountholder's Social Security number.

NOTE: When initially accessing the system, we recommend changing your PIN for security purposes.

SPEEDKEYS
 To save time, depress # sign plus two-digit number next to your selection below and you'll be automatically transferred:

#11 - Quick Check
 #12 - Balance Information
 #13 - Account History
 #14 - Tax & IRA Information
 #15 - Financial Transactions
 #41 - Check Reordering
 #42 - Statement Photocopy
 #43 - Change PIN
 #51 - Products & Services
 #52 - Loan Estimates
 #53 - Savings Estimates

NOTE: Depress * key whenever you would like to return to the previous selection.

*In accordance with the Uniform Commercial Code of New York, please be advised that when you request a check or money order and it is lost or stolen, a stop payment can only be placed after 90-days has passed from check issuance.