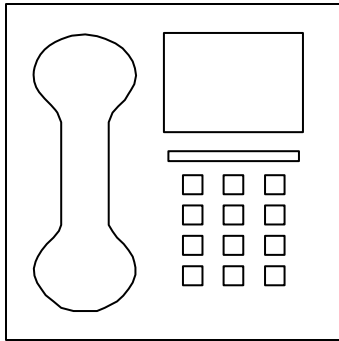


WELCOME TO HERMAN YOUR CREDIT UNIONS AUDIO RESPONSE SYSTEM

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To get set up please dial the number above, when asked enter you member number when asked to enter your pin use the last four digits of the primary members social security number. Once this verification process is complete you will be asked to change the PIN number..



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