

CHASE PAY-BY-PHONESM

Welcome...



CHASESM PAY-BY-PHONE

*Getting
started...*

Your guide

to using

Chase

Pay-By-Phone.



CHASE

Important Facts To Remember

Allow Time for Your Pay-By-Phone Payments to Be Processed

We recommend that you allow seven business days for a merchant to receive and post your payment. Although Chase encourages merchants to receive electronic payments, not all merchants are able to do so.

Payment requests, including transfers, that are received prior to 8 PM on any business day will be processed that same day. Payment instructions received after 8 PM or on weekends or holidays will be processed after 3 PM on the next business day.

Be Sure Adequate Funds Are Available in Your Checking Account

Chase Pay-By-Phone can only use funds available in your Chase checking account, including Cash Reserve balances. If funds are not available the day payment is to be processed, we will attempt to process the payment the next business day. If there are still insufficient funds to make the payment, we will cancel your instruction and notify you of the failed payment at no charge.

* Due to federal regulations, no more than a total of six telephone transfers from each of your statement savings accounts and each of your money market accounts to your checking account can be made through Chase Pay-By-Phone in any one month. You can, however, make unlimited transfers from your checking to your savings or money market accounts. This applies to automatically scheduled transfers as well. Further details are outlined in the "Electronic Fund Transfer Act" included in this guide.

**Vista Broker-Dealer Services Inc. is the Funds' distributor and is unaffiliated with Chase. Investments in the Funds are not guaranteed by, or obligations of, Chase and are not FDIC insured. National bank subsidiaries of The Chase Manhattan Corporation are investment advisors, custodian, and administrator for the Funds and make shares available as shareholder servicing agents. See the Funds' prospectuses for additional information, including sales charges and expenses. "Vista" is a trade and service mark of the Mutual Fund Group, made up of the Vista Family of Funds.

Your Rights and Responsibilities

Enclosed with this Welcome Kit is a copy of the "Chase Pay-By-Phone Agreement" outlining the terms and conditions of the service, a copy of the "Electronic Fund Transfer Act," with a summary of your rights and obligations in executing electronic transactions, and the "Chase Pay-By-Phone Service Guarantee," which outlines the level of service Chase promises to its customers. Please take a few minutes to read them and familiarize yourself with their contents.

Residence Requirements

Unless you maintain a domestic resident address or have a domestic agent who can act on your behalf in the event of a payment emergency, we will not provide this service if you are permanently residing outside of the United States.

Any Unanswered Questions? Just Call Us!

If you have any questions about Chase Pay-By-Phone, just call one of our Pay-By-Phone Customer Service Representatives during their service hours and they would be very pleased to answer your inquiries.

Or You Can Write to Us:

Chase Pay-By-Phone
P.O. Box 5144
New Hyde Park, NY 11042

Chase Pay-By-Phone.
**It's the fast, convenient way to pay
your bills.**



CHASE

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CB 1046 11/92

C H A S E M A N H A T T A N .
P R O F I T F R O M T H E E X P E R I E N C E .®

How To Get Started

All the merchants and individuals you told us you wanted to pay are listed on your Merchant/Payment List. In order for you to begin using the service you will need your Personal Security Code to identify yourself. It assures confidentiality and protects access to your account so only you and/or the joint accountholder can execute payment instructions.

Important: If you signed up for the service over the telephone, you will need to send us back the Signature Card that was enclosed inside the Merchant/Payment List. After you verify the information on that list, just sign and return the Signature Card authorization so we can send you your Personal Security Code.

If you signed up through the mail or forwarded your sign-up form through a branch, your Personal Security Code is already on its way. In either case, please give us a call if you do not receive it promptly.

First... Once you have verified that the payment information on your Merchant/Payment List is correct, notice the 4-digit codes assigned to each payee listed and each personal bank account you have linked for funds transfer. We suggest you transfer this information to your Quick Payment Card for easy reference.

We've printed the service phone numbers and service hours for Pay-By-Phone inside your Quick Payment Card. There is also a place to record your checking account number. When you transfer the names and codes from your Merchant/Payment List to the card, you will have all the resource information you need except your Personal Security Code. Remember, it isn't a good idea to write this on your Quick Payment Card; memorize it and file it with this material in case you forget it. The convenience of this card should serve you whenever you wish to make a payment. Most of our customers keep it in either their checkbook or their wallet.

Second... Just fill in the payment information you would usually record in your checkbook register as if you were writing a check. Many customers also record the 4-digit code for each payee right in their checkbook register as shown below using their Quick Payment Card as a reference.

Third... Then just place the call. Simply push the appropriate buttons to quickly execute payment instructions through our Automated Touch-Tone Service or read your instructions to a Customer Service Representative. It's that easy.

Making Changes

Included with this Welcome Kit is a list of all the merchants and individuals you have requested for your Pay-By-Phone service.

Please review it carefully for accuracy. Whenever you want to add, change, or delete payment information, you can make those changes by simply calling one of our Customer Service Representatives. Or, if you prefer you can use the Payment Change Form provided in this package.

Each time you make a change we will send you an updated Merchant/Payment List. Don't forget to update your Quick Payment Card so it remains valuable to you.

Please be sure to notify us immediately of any changes to your account information. This includes your checking account number, phone number and address, as well as any changes to your payment information, such as account numbers or company names and addresses. Just call or write so we can adjust our records and continue making your payments accurately.

To Pay a Bill Using the Automated Touch-Tone Service

After you call the appropriate telephone number for your area code:

Press 1
To begin

Press 3
For Pay-By-Phone

**Enter your checking
account number**
Press # to confirm

**Enter your personal
security code**
Press # to confirm

Press 1
To pay a merchant or
individual

**Enter four-digit
merchant code**
Press # to confirm

Enter payment amount
Use dollars without
decimal point
(example: for \$75.25
enter 7525)

Press # to confirm

Enter payment date
Use two-digit date and
two-digit month
(example: for June 30
enter 0630)

Press # to confirm

**The service will ask
you to confirm your
transaction**

Press 9 to confirm

Press 1 if incorrect

Press 8 to end the call

The service will confirm
the total dollar amount
of all confirmed payments
made during the call

Adding Individual Payees

Whenever you would like to add an individual to your payment roster, such as your landlord, a relative, or your attorney, Pay-By-Phone allows you to make those payments directly into the checking or savings accounts of these individuals. All you need to do is give us their bank name and address along with the appropriate account number and we will either schedule automatic payments to that account or await random payment instructions from you.

Important: Whenever you add an individual payee to your account we will send you an updated Merchant/Payment List with a payment code for that individual. We will request at that time that you verify the individual/s listed on that change request by signing the confirmation we send you. Payment to the individual/s during that "add period" will be in a pending status until we receive your authorized signature. We assure you the process is very streamlined. It is an additional measure of protection we have instituted on your behalf to better secure the funds in your account.

Short Cuts

Although the Automated Service will always offer you a voice menu you may find the following special codes helpful as time-savers. You can use these codes at any time during your automated session and they are listed on your Quick Payment Card for easy reference.

- Press To Do This:**
- * D (Delete) Delete information entered last
 - * B (Back) Go Back to Main Menu Options (1 for account information; 3 for Pay-By-Phone; 8 to end the call)
 - * 0 Speak with a Customer Service Representative

Recordkeeping

Most people enter their payments and funds transfers in their checkbook register and reconcile that record to their monthly checking statement. Be sure to include any recurring automatic payments you have instructed us to make. You will note that all your Pay-By-Phone transactions will be listed by the name of each merchant or individual you've chosen to pay in any given month. This statement serves as proof of payment. We will also provide an interim proof of payment if you need one at no additional charge. In the event you ever have an inquiry regarding a payment request our Customer Service area will quickly resolve the matter.

Please read the "Chase Pay-By-Phone Service Guarantee" included in this Welcome Kit for additional information about customer inquiries.

As you will discover, Chase Pay-By-Phone is a useful money management tool. If you would like to explore a more enhanced method of tracking and budgeting your expenditures, please reach us for a complimentary Payment Planner.

All Pay-By-Phone transactions appear on your monthly checking account statement.

JANE DOE
JOHN DOE
214 DOE LANE
NEW YORK NY 11010

1210
1234567890

YOUR CHECKING ACCOUNT ACTIVITY			Debit	Credit	Balance
7/14	Your Opening Balance				-163.68
07/14	EFT GUY CARPENTER CO PAY-DDA-1 920714				
07/14	ATM WITHDRAWAL AT3105 HUDSON CITY SB		200.00		
07/16	CASH RESERVE PAYMENT (163.68)			2,482.37	
07/20	EFT NML INSURANCE ISA PAYMNT 920716				
07/20	DEPOSIT				
07/20	CHECK NUMBER 4088				
07/20	CHECK NUMBER 4086				
07/20	PBP PAID CHASE ADVAN C		787.01		
07/20	ATM WITHDRAWAL 7/20 23171		921.00		
07/20	PBP PAID BROOKS BROS		519.36		
07/20	PBP PAID MACYS DEPT ST		96.50		
07/20	PBP PAID AGWAY PETROLE		500.00		
07/20	PBP PAID CULLIGAN-HUDS		250.00		
07/20	CASH RESERVE LOAN 1,339.47		200.00		
07/21	DEPOSIT			162.00	
07/21	CHECK NUMBER 4089		200.00		
07/23	CASH RESERVE		64.94		
07/23	PBP PAID		45.00		

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Each time you make a change we will send you an updated Merchant/Payment List. Don't forget to update your Quick Payment Card so it remains valuable to you.

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To begin

Press 3
For Pay-By-Phone

**Enter your checking
account number**
Press # to confirm

**Enter your personal
security code**
Press # to confirm

Press 1
To pay a merchant or
individual

**Enter four-digit
merchant code**
Press # to confirm

Enter payment amount
Use dollars without
decimal point
(example: for \$75.25
enter 7525)
Press # to confirm

Enter payment date
Use two-digit date and
two-digit month
(example: for June 30
enter 0630)
Press # to confirm

**The service will ask
you to confirm your
transaction**

Press 9 to confirm

Press 1 if incorrect

Press 8 to end the call

The service will confirm
the total dollar amount
of all confirmed payments
made during the call

Two Ways To Use The Service

There are two ways you can use Chase Pay-By-Phone. Each time, you can either choose to use our Automated Touch-Tone Service (which requires a touch-tone phone) or speak with a Pay-By-Phone Customer Service Representative.

To Speak with a Customer Service Representative Directly

If you have a rotary phone or if you prefer to make payments with the assistance of a Customer Service Representative, they are available to service you at the hours shown. You will need your Chase checking account and your Personal Security Code to identify yourself. Then just refer to your checkbook register and read off your payment instructions. If you haven't written the payment codes next to whom you are paying in your checkbook register, simply read from the corresponding information on your Quick Payment Card.

To Use the Pay-By-Phone Automated Touch-Tone Service

- Have your checking account number and Personal Security Code ready. No transaction can occur until these numbers have been entered. Then just follow the voice menu to execute payment instructions according to what you have written in your checkbook register. Again, you will need the payment codes to identify each account you have selected to pay, so if you haven't included them in your checkbook register, refer to the corresponding information on your Quick Payment Card.
- Our voice menu will guide you through the options available and all the information you need to enter. If you do not respond with a selection, the last instruction will be repeated. Don't worry, you will have the opportunity to confirm each payment entry you make.

Our service will remind you...

- Payment amounts should be entered in dollars and cents without including the decimal point. For example, to enter \$150.00, you would actually enter 15000. For \$75.25, you would enter 7525. Follow your entry by pressing the pound sign (#).
- Enter payment dates with two digits for the month and two for the day, omitting the year. To enter November 2, 1992, for example, you would enter 1102, again followed by the pound sign (#).
- You will be reminded to enter the pound sign (#) each time you enter the payee, date or amount during a session.
- You will be asked to confirm the instruction after each payment entry to ensure accuracy. In order for your payment to be processed you must confirm that instruction. If the information repeated to you is incorrect you can just cancel the transaction and re-enter the correct payment instructions.
- You can move faster any time you like, even faster than the prompts on the voice menu. As you become more familiar with using the automated service you will be able to shorten your payment sessions even further.
- Should you make an error or need to speak to a Customer Service Representative while you are using the Automated Touch-Tone Service, just enter *O and your call will be transferred to a representative immediately.
- Please remember that you will have to provide the Customer Service Representative with your Chase checking account number and your Personal Security Code should you change in the middle of an automated session. Also, please note that if you are in the middle of a payment instruction that has not been confirmed when you switch to a Customer Service Representative, that payment will not be executed.

Convenient Service Hours

**Automated
Touch-Tone Service:**
6 AM to 11 PM –
7 days a week

**Customer Service
Representatives :**
8 AM to 8 PM –
Monday thru Friday
9 AM to 2 PM –
Saturday (except
holidays)

From Area Code	Local Phone Numbers:
212 & 718	(718) 962-3060
516	(516) 326-9110
914	(914) 654-0540
201	(201) 451-1972

(more... "Important Facts" on back)