

Welcome Federal Credit Union

Holiday Closing Schedule

The holiday closings for Welcome Federal Credit Union (WFCU) are specified in this Holiday Closing Schedule. Holiday closings are subject to change depending on the holiday schedules of both Welcome Federal Credit Union and the Federal Reserve. You will receive written notification of any change in the Holiday Closing Schedule no less than 15 days prior to the effective date.

While the Credit Union does not observe all standard Federal Reserve holidays, please note that processing of transactions may be delayed because of their holidays. Under normal circumstances, when a scheduled Federal Reserve holiday falls on Sunday, the Federal Reserve Bank will be closed the following Monday. Welcome Federal Credit Union will follow the holiday schedule listed below. WFCU does **not** observe the Federal Reserve holidays that are noted with an asterisk.

All Saturdays

All Sundays

New Year's Day (January 1)

* **Martin Luther King's Birthday (third Monday in January)**

* **President's Day (third Monday in February)**

Memorial Day (last Monday in May)

Independence Day (July 4)

Labor Day (first Monday in September)

* **Columbus Day (second Monday in October)**

* **Veteran's Day (second Monday in November)**

**Thanksgiving Day (fourth Thursday in November)
Thursday and Friday**

Christmas Day (December 25)

The end of year closings will be disclosed on our web site (www.welcomecu.org) and in our October *UpDate* newsletter each year. The October newsletter is either inserted in, or attached to (e-Statements), your September 30 month-end statements.

How do I access my accounts when the Branches are closed?

When the Credit Union is closed during holidays and weekends, we can meet your financial needs through the following services.

- **Automated Teller Machine (ATM) Cards** – 24-hour access to your Credit Union savings account through worldwide ATMs and the CIRRUS® network.
- **To avoid ATM fees in the state of North Carolina** – You can use any Coastal Federal Credit Union ATM or CASHPOINTS ATM. There are over 600 CASHPOINTS ATMs located throughout the state.

Surcharge-free ATMs are available in Pennsylvania, West Virginia, Maryland, Virginia, Ohio, and North Carolina at over 365 Sheetz Convenience Stores. Sheetz is open 24 hours a day, 365 days a year. To locate a store near you, visit www.sheetz.com/ or phone 800-487-5444.

- **Virtual Branch® Home Banking** – Provides you the ability to access your accounts through the Internet 24 hours a day, any day of the year! Here's a sample of what you can do through Virtual Branch: view your current transaction history, view your current account balances, and transfer funds between your accounts.
- **Bill Pay** – Bill Pay is integrated with Virtual Branch providing all your online banking services with a single link, single sign-on, same site convenience, and no monthly usage fees. (There are no monthly usage fees for the Bill Pay service, however, refer to your Rate & Fee Schedule disclosures for fees that may be incurred including, but not limited to, NSF fees, stop payment fees, and monthly non-usage fees. It's easy to avoid the monthly *non-usage fees* – just pay at least one bill through Bill Pay each calendar month.) Pay your bills whenever you get the urge! *No checks to write, no envelopes to lick, no stamps to stick...just a click!*
- **Mobile Money** – WFCUs on-the-go Mobile Money service is safe and easy and keeps you in control with anytime, anywhere account access. You can use your cell phone, smart phone, or iphone to manage your money whenever it's convenient during your busy day. We invite you to enroll!

For more information or to enroll, visit the Virtual Branch (VB) website, then:

- Click on one of the links within the Mobile Money banners. The banners are on the VB Logon page and the Account Summary page.
- Click on Self Service; Additional Services; Mobile Money, then view the FAQs.
- **"TellerLine" Audio Response System** – You can make inquiries and transfers on both savings and checking accounts by using any touch-tone phone along with your account and PIN numbers.
- **Debit Cards** – Use your WFCU debit card for checking withdrawals, savings withdrawals, or use your debit card to shop for your everyday and holiday needs anywhere MasterCard® is accepted. You can get cash back at any participating PULSE PAY® point-of-sale terminal. WFCU debit cards are monitored and protected by a fraud detection system that tracks potential fraudulent activity.
- **Lost or Stolen Debit Card Information** – If you believe your debit card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, please notify us at once. Telephoning is the best way of keeping your possible losses down. Refer to your Membership and Account Agreement for crucial timing and liability limits.

During Office Hours:

888-932-8148	WFCU Toll-Free
919-474-3240	Main Branch
919-483-8844	Moore Drive Branch
919-269-1225	Zebulon Branch
252-758-3279	Greenville Branch
252-430-3655	Henderson Branch

After Hours, Weekends, and Holidays:

800-472-3272	Within the United States
973-656-2345	Outside the United States (for collect calls)

- **Depository Drop Boxes** – You can make deposits and loan payments at one of our conveniently located depository drop boxes. (Please do not deposit cash in drop boxes.)
 1. Members in the Perimeter Park and/or Research Triangle Park, North Carolina areas who are not GlaxoSmithKline employees should use the Miami Boulevard drop box.
 2. Members in the Greenville, North Carolina area who are not DSM Pharmaceutical, Inc. employees should use the Easy Street drop box.

The drop boxes are located at the following sites:

- Credit Union Main Branch 5920 S. Miami Blvd., Suite 102
Morrisville, North Carolina
- Moore Drive Campus Inside the front entrance vestibule of Sanders Center
GlaxoSmithKline, Sanders Building
5 Moore Drive; Research Triangle Park, North Carolina
- Zebulon Security Post at the Main entrance
GlaxoSmithKline
1011 N. Arendell Avenue; Zebulon, North Carolina
- Greenville 250-C Easy Street
Greenfield North Shopping Center
Greenville, North Carolina
- Greenville On-site at DSM Pharmaceuticals, Inc.
DSM Pharmaceuticals, Inc.
5900 Martin Luther King Jr. Highway
Greenville, North Carolina

Holiday schedules will be posted at each box location.
Under normal circumstances, deposits are removed from
the drop boxes at 10:00 a.m. each business day.