

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.

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.

*WFCU does **not** observe the Federal Reserve holidays that are noted with an asterisk.

Updated 9/09

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 350 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 (Pay/IT)** -- Bill Pay (Pay/IT) 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. Pay your bills whenever you get the urge! *No checks to write, no envelopes to lick, no stamps to stick...just a click!*
- **"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 Credit Union CheckCard (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. Your debit card is protected by a fraud detection system that tracks potential fraudulent activity on your debit card.



- **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
919-483-1648	Main Branch
919-483-8844	Moore Drive Branch

919-269-1225 Zebulon Branch
252-758-3279 Greenville Branch
252-430-3654 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 Research Triangle Park area who are not GlaxoSmithKline employees should use the Cornwallis Campus 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:

- Cornwallis Road Campus Credit Union Main Branch, exterior hallway
GlaxoSmithKline, Main Building
3030 Cornwallis Road; Research Triangle Park, 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
Welcome Federal Credit Union
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.