

Welcome Credit Union

Welcome to Virtual Branch®!

Welcome to the world of Virtual Branch (VB), the easiest, safest, and most convenient way to check balances, transfer funds, pay your bills, and maintain your records. With Virtual Branch Home Banking Services from Welcome Credit Union, you can access your accounts at your leisure. You'll be able to access your Virtual Branch account immediately if you enroll on-line. If you complete the forms and enroll through the branch, you'll have access within 5 to 7 business days after we receive your request.

You'll access our Virtual Branch Services via the Internet. The web address is: <https://www.netit.financial-net.com/gwecu>. Be sure to add the 's' to http – https ensures that you are entering a secured web site. Virtual Branch is also accessible through our web site at www.welcomecu.org – just click on the Virtual Branch icon at the top of our home page.

To use the service your unique user ID is your account number (no dashes) and a temporary security code. The temporary security code is ABCD and the year you were born. The first time you use the service, you will be asked to create your own security code – you will need to select an 8-digit code using at least two letters and two numbers. (When establishing PINs and security codes, avoid using your Mother's maiden name, your birth date, any part of your social security number, your phone number, or a series of consecutive numbers.) For your own privacy and security, protect this code carefully, and change it often. To protect your account information, always request the exit option on the Virtual Branch screen to properly sign-off.

On the enrollment form, you need to select the accounts that you wish to access. When your account is set-up and available, the accounts approved and validated for use through Virtual Branch will be listed on the "Account Information" screen. From the left side-bar menu, click on Personal Information, and then click on Account Information. The information will list the Account Number, Account Type, and Account Status. Account Status will show "Available" for each account that was approved by the Credit Union.

Virtual Branch is being offered "*fee-free*" until further notice. Expenses will be reviewed each year on the anniversary of Virtual Branch and a nominal fee *may* be implemented. If fees are added to the service, you will receive written notification no less than 15 days prior to the effective date.

Virtual Branch puts you in control. The BankIT, PayIT, eStatements, and Mail IT services allow you to access your accounts by PC via the Internet whenever and wherever you want. In addition to the other advantages you'll receive with the Virtual Branch Home Banking Services from Welcome Credit Union, BankIT, eStatements, and Mail IT offer you freedom and convenience at no charge. There are no monthly usage fees for the PayIT service, however, please 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 PayIT each month (within each 30-day period).

We want your Virtual Branch experience to be a success in every way. To assist you, we've attached general questions and answers about Virtual Branch. Please review them as the information is important. If you have a question or need help, please phone the Credit Union Operations Specialist at 919-483-9827.

Thank you for participating in this exciting service. We hope you'll find it not only useful and convenient, but a real contribution to your quality of life.

**Welcome Credit Union
Virtual Branch® Home Banking and Bill Pay Services
Enrollment Form and Information**

Name _____
Date of Birth _____ Branch _____
Social Security # _____ Main Acct # _____
Address _____
Phone # (H) _____ (W) _____
Email Address (Optional) _____
Mother's Maiden Name _____

Accounts to be accessed by Virtual Branch (VB) Home Banking Service:

Acct # _____	Type _____
Acct # _____	Type _____
Acct # _____	Type _____
Acct # _____	Type _____
Acct # _____	Type _____
Acct # _____	Type _____
Acct # _____	Type _____
Acct # _____	Type _____
Acct # _____	Type _____
Acct # _____	Type _____

If you elect to participate in our Bill Pay (PayIT) service, enter your WCU Checking Account Number(s) below. (You are allowed to use up to 2 WCU checking accounts.)

Acct # _____
Acct # _____

Above accounts verified by: _____ Date: _____

The above request will be in effect until terminated by Welcome Credit Union (WCU) or myself. I fully understand that Welcome Credit Union reserves the right to terminate my access to the Virtual Branch Home Banking service in the event that I fail to comply with the Credit Union policies and procedures, cause a loss to the Credit Union, or exceed any limitations as set forth in the Electronic Funds Transfer Agreement and Disclosure. In addition, I understand that Welcome Credit Union may not make certain payments and/or transfers if sufficient funds are not available in my designated account.

My signature constitutes verification of receipt of the Electronic Funds Transfer Agreement and Disclosure and the WCU Rate and Fee Schedule and authorizes all of the above requests.

Member's signature

Date

Virtual Branch® Frequently Asked Questions and Answers

Q. Who can access my Virtual Branch account?

A. Virtual Branch accounts are individual accounts and are established with your personal information. You can access any account you request provided you are the primary account owner or joint owner. Joint owners can request their own Virtual Branch® service by completing an enrollment form. The Credit Union will verify and approve Virtual Branch accounts.

Q. Are Line of Credit (LOC) accounts accessible through Virtual Branch?

A. Yes, you can take advances on your Line of Credit (LOC) loan. However, the following Line of Credit loan accounts are restricted: Holiday LOC; Summer Vacation LOC; Home Equity LOC; Overdraft LOC, and Tax Relief LOC. You can view the balances, but advances are not permitted through Virtual Branch due to restrictions and documentation requirements.

Q. When can I begin using my Virtual Branch account?

A. You'll be able to access your Virtual Branch account immediately if you enroll on-line. If you complete the forms and enroll through a branch, you'll have access within 5 to 7 business days after we receive of your request. See the attached Welcome Letter for instructions on accessing your account (upon activation) and contact your Credit Union Branch if you have any questions.

Q. If I make a transfer between accounts, how long does it take before the transaction is processed?

A. Transfers are immediate and have no delayed processing time.

Q. How can I add or delete a sub-account or loan account after establishing my Virtual Branch account?

A. You can add or delete an account through Virtual Branch any time after your VB account is established. The option to add or delete an account is on the Account Information screen. From the left side-bar menu, click on Personal Information, and then click on Account Information. Upon approval by the Credit Union, the status will read "available" under the Account Summary screen within 3 - 5 business days of the date of your request.

Q. What happens if I make a payment through Virtual Branch to a loan that is paid through automatic transfers?

A. Payments made through Virtual Branch will be considered additional payments. Your required periodic payments will continue each and every due date as originally agreed.

Q. How do I access Bill Pay (PayIT)?

A. From the left side bar menu on the Virtual Branch site, click on PayIT.

Q. What information do I need to set up a merchant through Bill Pay (PayIT)?

A. You will need your billing statement for each merchant you want to set up. The statement should contain the required information including merchant name, address, phone number, your account number, payment amount, etc. You may set up as many payees as you want for up to two WCU checking accounts.

Q. How much time should I allow for the merchants to receive the payments I've authorized?

A. The first time you authorize a payment to an individual merchant, you should allow (5) five business days for the payment to reach the merchant. Virtual Branch will determine whether the merchant will accept payments electronically when the first payment is processed. If the merchant will receive them electronically, you should then allow 2 (two) business days for the payment to reach the merchant. The required amount of time will be disclosed on the top of the payment information page for each merchant after the first payment has been made.

Q. Is there a daily cutoff time for processing my payments through Bill Pay?

A. You must request payments to be processed before 2:00 p.m. Eastern Time, USA, on a Business Day at least five business days prior to the due date. Payments scheduled after 2:00 p.m. will be processed on the next business day.