

DIGITAL SERVICES | Easily Manage Your Finances



"I like the fact that I can do almost anything I need to do on my phone—balance transfers, schedule payments. It's just so easy and convenient."

- Gwendolyn G., Member since 1998*

Wright-Patt Credit Union® (WPCU®) has a host of services to make things more convenient for you. Why drive to your local Member Center each week to deposit your check when you can use Mobile Deposit or direct deposit? Why write a check each month to pay your electric bill when you can use free Bill Pay? Save time and money with WPCU's convenient Digital Services!

MOBILE AND ONLINE BANKING

Easy Access to Your WPCU Accounts

WPCU's Mobile and Online Banking is one of the fastest, most convenient ways to access all of your accounts. You can view account balances, transfer funds between accounts, view account history and much more. Most of the things you can do in a Member Center, you can do online! Learn more about our digital services below, or visit WPCU.coop/Digital for interactive demos and more information.

WPCU Online Banking

WPCU's Online Banking simplifies your life by providing you flexibility to access your account and perform transactions online, whenever and wherever you have access to the Internet. It's easy, convenient and free! To register, visit WPCU.coop or download the Mobile App!

WPCU Mobile App

Get your Mobile App for iPhone® or Android™ and put the convenience of Mobile Banking at your fingertips. It's secure, fast and free!

You will be able to:

- Deposit checks fast from your smartphone or tablet with Mobile Deposit
- · Check account balances, transfer money between WPCU accounts and monitor recent transactions
- · Use WPCU Bill Pay to pay bills
- · Make loan payments
- · Send money to family and friends
- · Find the nearest WPCU Member Center or ATM

To download, visit the App Store or the Google Play™ store, or scan this code:



Mobile and Online Bill Pay

Just because you have a checking account doesn't mean you need paper checks. With WPCU's Mobile and Online Bill Pay, you can create a payment to almost anyone you would normally pay by check or automated debit. You can set up bills to be paid one time only or on a recurring basis.

ALERTS AND NOTIFICATIONS

eStatements and eNotices

With WPCU eStatements and eNotices, you can reduce paper waste and receive notice of your account statement and important account activity days sooner than you would through the regular mail. eStatements and eNotices will be much more secure since they won't spend any time sitting in your unsecured mailbox.

WPCU's eStatements and eNotices are completely free and very simple. To enroll in eStatements and eNotices, simply log in to your Mobile or Online Banking account to update your statement delivery method preference under "My Contact Information."

Once you've enrolled through Mobile or Online Banking, you will receive a notification on or around the first day of each month alerting you that your eStatement is ready to be viewed within Mobile or Online Banking. In addition, you

















can view archived statements from prior months as well as tax statements. You can even print it if you wish to save a hard copy.

eNotices alert you when something important happens with your account like a transfer of funds from an overdraft source or maturity of your Share Certificate. You will also receive an email letting you know when you have an eNotice regarding important account activity ready to be viewed within Online Banking.

Must be signed up for Mobile and/or Online Banking to enroll in eStatements and eNotices

Alerts and Notifications

When you sign up for Alerts and Notifications, you can receive customized email, text messages or push notifications alerting you of your account activity. You can set up notifications for your account balance, checks clearing and Share Certificates or club accounts maturing.

CALL-24

Call-24 is WPCU's 24/7 audio response telephone system that allows you to transfer funds, check account balances, request withdrawals mailed to you by check and more.

To access the Call-24 system any time, day or night, call (937) 912-8000 or toll-free at (800) 762-0047.

ATM/DEBIT CARD

Simplify your life with a WPCU ATM/Debit card. Open a WPCU checking account and receive a free ATM/Debit card (in 3-5 business days) that instantly combines easy ATM cash access with no-hassle purchasing power. You can use your ATM/ Debit card anywhere you see the Visa® logo. Just present your card, sign the receipt and go. Life couldn't be easier!

Your ATM/Debit card also serves as an ATM card to give you additional access to your credit union accounts through any ATM with the Star® or Plus® logos. And to make life more convenient for you, WPCU not only owns many ATMs throughout Southwest Ohio, but we also work with other ATM providers giving you access to any Alliance One, CO-OP Network or STARsf® ATMs.**

**ATMs are subject to surcharges an ATM owner may charge for use of their machine and/or Member Choice fees.

DIRECT DEPOSIT

With all of your daily responsibilities, it sometimes can be hard to find even five minutes to visit a Member Center to cash your paycheck. Direct deposit helps save that time for you.

Whether it's your net pay, a payroll deduction or military allotment, WPCU's direct deposit is one of the best time savers for our members. Once set up, your funds will automatically be deposited into your account of choice, eliminating your need to deposit your check in person. Plus, a portion of your payroll deposit can automatically be transferred to any savings or checking account, or to any loan payments you wish. All you have to do is tell us where the money should go, and we'll do the rest!

To start using WPCU's direct deposit, talk to your employer's payroll department.

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