# **Digital Services**

## Manage Your Money on the Go!



Life gets busy in college – we get it! That's why Wright-Patt Credit Union® (WPCU®) offers convenient Digital Services so you can keep track of your finances any time, anywhere. It's just one more way we're making life a a little easier and stress free, and it all starts when you Respect Your Money®.

## **Mobile and Online Banking**

Get WPCU's 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 with Mobile Deposit
- Check account balances, transfer money between WPCU accounts and monitor recent transactions
- · Use WPCU Bill Pay to pay bills
- Send money to anyone, no matter where they bank, with Pay A Person

## **Online Banking**

#### **Easy Access to Your WPCU Accounts**

WPCU's 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!

#### **Online Bill Pay**

No paper checks? No problem! With WPCU's 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.

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!

- Make loan payments
- Transfer money between your WPCU account and another member's account
- Find the nearest WPCU Member or ATM

## **Download the WPCU Mobile App Now!**





#### 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. Checking and savings balances are given at the beginning of your call. If that is all the information you need, you can hang up at that time. If you need to do more, like make an account transfer or other transaction, the Call-24 system menu can guide you through the process. To access the Call-24 system any time, day or night, call (937) 912-8000 or toll-free at

(800) 762-0047.

### Helping you live mobile anytime, anywhere!

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 Ito:

- Deposit checks fast from your smartphone 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
- Transfer money between your WPCU account and another member's account
- Find the nearest WPCU Member or ATM

## **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 method preference under "My Contact Information."

Once you've enrolled through Mobile and 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 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.

#### **Alerts & Notifications**

When you sign up for Alerts and Notifications, you can receive customized e-mail or text messages alerting you of your account activity. You can set up notifications for your account balance, checks clearing, loan payment due dates and more!

#### ATM/Debit Card

Simplify college 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 have partnered with other ATM providers giving you access to any lower-to-nofee Alliance One, CO-OP Network or STARsf® ATMs.

## **Direct Deposit**

With all of your daily responsibilities as a student, 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!

WPCU's direct deposit is one of the best time savers for working college students. 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 share (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.

102024KW



## Go Digital with WPCU!

To learn more about our helpful digital services and money management tools, visit **WPCU.coop/TartanResources**.

