Enrolling in Welcome Federal Credit Union's Virtual Branch

Getting Started – Welcome to Virtual Branch Home Banking, Bill Pay, eStatements, and Mobile Money. We are pleased to offer you a convenient way to check your balances, transfer funds, and pay bills.

Begin by completing the online enrollment and agreeing to the terms and conditions. When you enroll in Virtual Branch for the first time, you need to enter your account number exactly as it is without dashes (ex: 1234-567 = 1234567). Your PIN will be your TellerLine (Audio Response) PIN number. If you have never used TellerLine, your PIN should be the last four digits of your social security number. (If you cannot access Virtual Branch with this PIN, contact us at 888-932-8148.) You will be forced to change your PIN after enrollment.

You will be required to change your Virtual Branch password every 90 days. The password must be changed on a laptop or PC. It cannot be changed on a mobile device.

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Adding Additional Accounts – Additional accounts you open with WFCU will automatically be added to your Virtual Branch account summary. However, if you want to add a joint account with a child, spouse, or sub-account please contact your branch toll-free at 888-932-8148.

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Adding Additional Services (Bill Pay, eStatements, and Mobile Money) – Click the **Self Service** tab, then **Additional Services.** Choose the service you want to use.

Information about enrolling in eStatements

- eStatements are the preferred delivery method for your monthly statements. If you prefer to receive paper statements, we will gladly provide that service for a $2.00 monthly fee per statement. Members who are twelve (12) and under and members who are seventy (70) or older are exempt from the paper statement fee.

- When enrolling in eStatements, **you must turn off the "Pop-up Blocker" in your web browser in order to review the eStatement Terms and Conditions**. (If not turned-off, you may get an "Unauthorized Action" error message**.) You must accept the Terms and Conditions before you can be enrolled successfully in eStatements.**

Below are the steps to Enroll:

- Self-Service
- Under Additional Services click on eStatements
- A new pop up window will appear with the Terms and Conditions. Scroll down to accept.
- After you have accepted the Terms and Conditions, you will be directed to the Statement Express site.
- After enrolling, you may receive the following message: (This is normal until your statements are available after month-end.)

  There are no statements available for your account at this time. You will receive email notification when your statement is ready for viewing.

There are two (2) ways to start using Mobile Money:

I. Register by Downloading the App (DMA). The downloadable app is required for Mobile Deposit.

Using your phone, download the App from the appropriate app store by using the links below.

iPhone App Store: https://itunes.apple.com/us/app/welcome-fcu-mobile-banking/id1403899397?mt=8

Android Google Play Store: https://play.google.com/store/apps/details?id=com.welcomefcu.mobile

- Launch the app. When prompted, enter your Virtual Branch logon ID. (Minimum length for logon IDs is 6 characters. If your Virtual Branch logon ID is shorter than 6 characters, add zeroes to the beginning to reach 6 digits.)
- Answer the challenge question if presented with one.
- Enter your Virtual Branch security code.

II. Register in Virtual Branch – Required for SMS (text) Banking

- Log on to your account via Virtual Branch: https://www.financial-net.com/gwecu.

- Click on the "Self Service" tab.
- Go to the "Additional Services" area and select "Mobile Money".

- Click OK.
- Check the box that says "I accept these Terms and Conditions", and then click "Continue".
- Choose the services that you want. The apps can be downloaded with the links provided, or a link can be sent to your phone. Check the boxes for other service on the right (Mobile Browser, Text Messaging, Alerts). A comparison of services is found at the bottom.
- If you chose Mobile Browser, Text, or Alerts, you will need to select your time zone and the accounts to use for these services. The "Mobile Banking Nickname" is used for texting and should be very short. Click Continue.
- Enter your cell phone number to receive an activation code via text. Click Continue.
- Enter the activation code into the specified box on the Virtual Branch site and click "Activate".
- It will then tell you that activation has been successful and will text you instructions on how to access the services.
- If you have a smart phone, you should bookmark the Mobile Browser link.

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We hope you enjoy the convenience of Virtual Branch!
Please call us toll-free if we can help you in any way 888-932-8148.