

hyperWALLET™ Online Payment Services

What is hyperWALLET™?

hyperWALLET™ enables you to make private and secure online money transfers using cash transferred directly from your Credit Union account. You can use hyperWALLET™ to email money to recipients in North America, or transfer funds to bank accounts in numerous other countries worldwide. hyperWALLET™ also enables you to send and receive payments to/from other hyperWALLET™ users, convert funds using their foreign exchange tool, or transfer funds to PayPal™ accounts.

hyperWALLET™ features:

AddCash - Transfer funds from your credit union account to hyperWALLET™ *

CashOut - Transfer funds between financial institutions

BeamCash - Send and receive funds using email

Foreign Exchange - Support both CAD and USD *

PayPal™ Connector - transfer funds from hyperWALLET™ to a PayPal account

Bulk BEAM - issue payments to multiple recipients in Canada and the USA at one time

* Only CAD can be transferred into hyperWALLET™

Signup:

Wainwright Credit Union has integrated the hyperWALLET™ payment service with internet BANKING. Although you sign up and access hyperWALLET™ from your internet BANKING account, hyperWALLET™ is independent of internet BANKING. You can sign up for hyperWALLET™ directly from within internet BANKING and AddCash into your WALLET. Once funds are available in your WALLET you can use hyperWALLET™'s extensive suite of online payment options to transfer funds. You can sign up for a WALLET in less than a minute!

How to sign up for a WALLET

You must use internet BANKING to sign up for this feature. **If you are not an internet BANKING user, ask for or download a copy of our "How to do your banking anyTIME anyWHERE" booklet that gives detailed instructions on all internet BANKING transactions. Come in and see us and we'll get you started on internet BANKING today!**

1. Go to www.wainwright-cu.com
2. Log in to your internet BANKING account
2. Click [Accounts]
3. Click [hyperWALLET Account]
4. Click [Create a hyperWALLET Account]
5. Complete the signup form
6. Submit your request

TRANSACTION FEES

Transaction	Credit Union Fee	hyperWALLET™ Fee*
Add cash from own credit union	Bill payment fee	No fee
Add cash from other FI	Bill payment fee	No fee
BeamCash	No fee	\$0.25 (sender**)
BeamCash (if you select "I would like to pay the Cashout fee for the recipient.")	No fee	\$1.00 (sender** = \$0.25 and \$0.75 recipient Cashout fee)
CashOut to own credit union account	No fee	No fee
CashOut to another credit union	No fee	\$0.50 (sender**)
CashOut to other financial institution	No fee	\$0.75 (sender**)
Foreign Exchange	No fee	No fee
PayPal Connector	No fee	\$1.00 USD (sender**)
Webcheque payment	No fee	2.9% or \$5.00 max (recipient**)
Invoice payment	No fee	No fee
Remittance payment	No fee	\$1.00 sliding scale (sender**)

* Fees are charged from within the WALLET at transaction time. There must be sufficient funds to cover the transaction and the fee.

** Fees are assessed to the party indicated.

TRANSACTION LIMITS

AddCash	CashOut	BeamCash
\$1,000 CAD – Daily	\$5,000 CAD – Daily	\$3,000 CAD – per Beam
\$2,000 CAD – Weekly	\$3,500 USD – Daily	\$2,500 USD – per Beam
\$5,000 CAD – Monthly		

TRANSACTION PROCESSING TIMES

Transaction Type	Processing Time
Add cash from own credit union	1 - 2 business days
Add cash from other FI	1 business day
BeamCash (send/receive)	Instant
* CashOut to Canadian CU/bank account	1 - 2 business days
* CashOut to US CU/bank account	3 - 5 business days
Foreign Exchange	Instant
PayPal Connector (send/receive)	1 business day
WebCheque/Invoices (send/receive)	Instant



Wainwright Credit Union

@BANKING

Security

hyperWALLET™ uses the strongest security technologies available to safeguard the confidentiality of your information. Their servers sit behind multiple firewalls and use 128-bit SSL encryption, the same security standard used by most financial institutions.

Fraud Protection

hyperWALLET™ provides a safe and fast way to move funds on-line. However, under certain circumstances, transactions may be flagged and temporarily delayed for internal fraud risk review.

Customer Support

The hyperWALLET™ site contains a comprehensive *Help* menu as well as maintaining a customer support contact system:

Phone (toll-free): 1-877-925-5381

Email: support@hyperwallet.com

FAQs: www.hyperwallet.com/faqs.jsp

Hours: Monday - Friday, 8am - 5pm PST

Wainwright Branch
780-842-3391

Chauvin Branch
780-858-3751

Edgerton Branch
780-755-4064

Hardisty Branch
780-888-2883

Hughenden Branch
780-856-6070

Irma Branch
780-754-4001

Consort Agency
403-577-3949

hyperWALLET



The ability to do your banking comes in all shapes and sizes...

Why hyperWALLET™?

hyperWALLET™ is a revolutionary online payment solution.

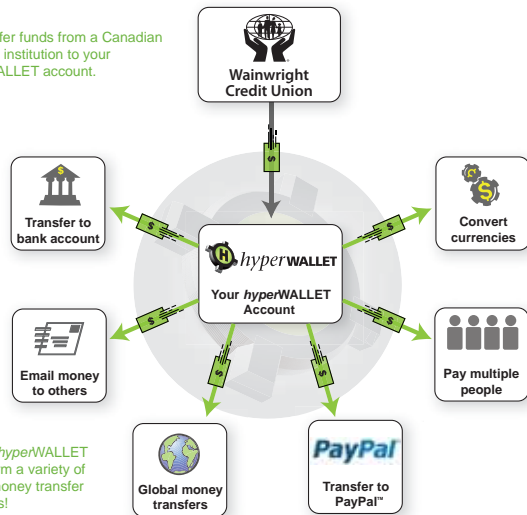
Organizational Philosophy:

Wainwright Credit Union focuses on providing members with innovative products and services through the utilization of emerging technologies within the financial industry.



Wainwright Credit Union
It's the right choice.

1. Transfer funds from a Canadian financial institution to your hyperWALLET account.



2. Use hyperWALLET to perform a variety of online money transfer functions!

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www.wainwright-cu.com

effective:
January 1, 2010