

**Just for internet  
BANKING users...**

**Wainwright  
Credit Union**

**i** BANKING

**@**BANKING

hyperWALLET™ is a revolutionary online payment solution. 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.

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. Once you sign up for hyperWALLET™ you can *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!

**txt**BANKING

Mobile BANKING allows you to access account details like balances and your 5 most recent account transactions using the text feature on your cell phone. Although you have to initially set up mobile BANKING from your internet BANKING account, this remote banking feature is all about using your cell phone.

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

PlanWright Financial  
780-842-1370



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

## Why internet BANKING?

It's fast, easy, secure, available 24/7 and accessible the world over.

### 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.*

2010v1

[www.wainwright-cu.com](http://www.wainwright-cu.com)

**effective:**  
January 1, 2010

# What can I do on the internet BANKING site?

You can see the menu choices include: accounts, payments, transfers, rates, my profile. When you access each of these menu choices, the submenus on the left change to reflect the options you are able to access under each menu choice.

Accounts	Payments	Transfers	Rates	My Profile
<ul style="list-style-type: none"> <li>Account Summary</li> <li>Account Activity</li> <li>Ethical Funds®</li> <li>Credential Direct®</li> <li>MasterCard</li> <li>hyperWALLET™ Account</li> <li>PlanWright Financial</li> </ul>	<ul style="list-style-type: none"> <li>Pay Bills</li> <li>CRA Payments</li> </ul>	<ul style="list-style-type: none"> <li>Transfer Funds</li> <li>Scheduled Transfers</li> </ul>	<ul style="list-style-type: none"> <li>Foreign Exchange</li> </ul>	<ul style="list-style-type: none"> <li>Change Personal Access Code (PAC)</li> <li>Rename Account</li> <li>Manage Memorized Accounts</li> <li>Mobile Banking</li> </ul>

Under the *Accounts* menu, the submenu options include access to your account summary and account activity. You can also directly link to Ethical Funds, Credential Direct, MasterCard, hyperWALLET™ and PlanWright Financial.

Under the *Payments* menu, you have access to pay bills, add and delete payees as well as schedule future bill payments to occur at a time of your choice.

Under the *Transfers* menu, you have access to transfer funds from one account to another as well as schedule these transfers to occur on a regular basis.

Under the *Rates* menu, you have access to a calculator that informs you about the daily US dollar exchange rate.

Under the *My Profile* menu, you have access to change your password, rename your accounts, manage memorized accounts and set up your mobile banking.

- HOME
- LEGAL
- SECURITY
- PRIVACY

In addition the account management tools listed above, you also have access to the terms of the legal agreement you entered into to have access to internet BANKING, as well as information on security and privacy policies Wainwright Credit Union has in place for those who choose to take advantage of internet BANKING.

Make an extra or advance loan payment

Finally, from your internet BANKING page, you have the option of making an extra or advance loan payment on loans you have with Wainwright Credit Union. Remember, all members of Wainwright Credit Union have the privilege of making extra loan payments on owner occupied residences, and even paying off their loans without penalty as long as they are using funds from their own resources.

Logout Contact Us Help Print

Under the menu buttons on the right of the screen, you can *Logout*, *Contact Us* (provides access to our locations page on our website), get *Help* from our internet BANKING service provider or print a record of your transaction.

## Where do I begin?

Ask for or download a copy of our “How to do your banking anyTIME anyWHERE” booklet to get detailed instructions on all internet BANKING transactions.

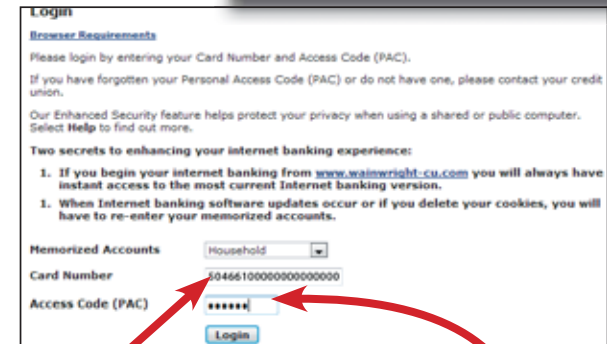
To get started you need a MEMBER CARD® and we’ll need you to come into your branch to sign an e-agreement that grants you internet access to your accounts. We’ll even show you how it works.

If you have a MEMBER CARD and have previously signed your e-agreement but are accessing internet banking for the first time, follow these simple log-in directions - it’s easy as 1-2-3:

1. Go to [www.wainwright-cu.com](http://www.wainwright-cu.com) and click on the red **Do Your Banking** button on the left side of the screen just under our logo.



Note: the first time you enter the site, your content MAY be blocked. Just right click on the message bar and choose to *display content*.



2. Enter the 19 digit (PAN) number on your MEMBER CARD in the **card number** field. If you currently have more than one MEMBER CARD, you will need to use the card with the lowest PAN number for login.
3. For your **access code (PAC)**, enter the LAST FOUR digits of the card you used for login, followed by the number “8”. You will be prompted to change your PAC, which must be 5-8 digits (numbers only).

[www.wainwright-cu.com](http://www.wainwright-cu.com)