



**New Online Bill Payment System Coming Soon  
Introducing eZ Pay!**

September 2010

Dear Valued Customer,

On November 1, Woodsville Guaranty Savings Bank will launch eZ Pay, a new and enhanced version of our GOLD bill payment service. This service will offer many new benefits and features, including greater cash flow control and the ability to accept bills electronically. Best of all, eZ Pay features a new payment process, which charges your account on the same day the payee receives your payment, at the earliest.

If you are a current, active user of Woodsville Guaranty Savings Bank's online bill payment service, a majority of your payees will be transferred for you to the new system, and will be available to you right from the start. In rare instances, a payee may not convert. **Watch for another communication from us in the coming weeks about what you can expect, and how you can help us ensure this transition is a smooth one for you.**

For the purpose of this conversion, active users include all WGSB customers who have made at least one bill payment since March 1, 2010. Active payees include all those businesses to which a bill payment has been made since March 1, 2010.

If you are not currently an active user, we suggest you wait until after the conversion to begin paying bills online. Once the conversion is complete, you will be able to quickly and easily re-enroll online within GOLD and enjoy a fresh start with the new bill payment system.

On behalf of all the employees of Woodsville Guaranty Savings Bank, thank you for your patience during this transition. We are confident you will be very pleased with our new and enhanced bill payment service and look forward to providing it to you.

For details about eZ Pay, see the reverse of this page or view the demo on our website at [www.thegarantybank.com](http://www.thegarantybank.com). If you have additional questions, visit one of our offices or call us at 800-564-2735.

Sincerely,

A handwritten signature in black ink that reads "Wendy S. Hazlett". The signature is written in a cursive style with a large, stylized "W" and "H".

Wendy S. Hazlett

VP/Chief Operations Officer

# New eZ Pay Bill Payment Service Coming November 1, 2010!

**Getting started:** Log in to GOLD as usual, then click on the 'eZ Pay' button. The first time you visit eZ Pay after conversion, you will be required to register and agree to updated Terms and Conditions. Once registered, you will be directed to the Payment Center.

**Paying bills:** The Payment Center is your 'home' for all online bill payment activities. All payees created by you will appear here, for quick access and payment scheduling. Active users will find their active payee list already transferred from the current system to eZ Pay, and will be able to make payments right away (*for the purpose of conversion, active users include all users who made at least one payment since March 1, 2010; active payees include all those to whom a payment was made since March 1, 2010*).

**Payment scheduling:** Unlike the current bill payment system, eZ Pay allows you to select a 'Pay Date' based on the day you want the payee to RECEIVE your payment. Next day payments and same day payments are available for a fee (*same day payments are only available to payees who can accommodate this special request*).

**Payment processing:** Payments are processed 1-3 business days before the 'Pay Date', however funds are not debited from your payment account until the 'Pay Date' selected, at the earliest. Payments made by check may not be debited from your account until the payee cashes or deposits the check.

**Payment guarantee:** Provided that a payment is scheduled with all correct Payee information (including due date, amount, account number and address) and the payment arrives after the 'Pay Date', the CheckFree Guarantee will cover fees up to \$50 for any late payment.



## Navigating eZ Pay:

Use the buttons at the top of the page to navigate with eZ Pay. Following are the details about the options available at each button.



- Payment Center** Your eZ Pay homepage and one-stop spot to make a payment, or to view recent payment history and pending payments.
- Add a Bill** Featuring 'Quick Add', to automatically locate a new payee with just their name or telephone number.
- Bill History** View up to 18 months of payments to an individual payee (*payment history will not transfer to the new system as part of the conversion*).
- Manage My Bills** Add auto-payments and set up email reminders for upcoming payments and bills due.
- Pay People** Send and receive money, to those you owe and from those who owe you, with just their email address or cell phone number using ZashPay<sup>SM</sup> (*ZashPay service fees apply*)
- My Accounts** Assign account nicknames and move payments from one account to another.
- My Profile** View personal information, cancel service, and update other general service options.