



WGSB's New eZ Pay Bill Payment Service

Conversion Guide

October 2010

Dear Valued Customer,

As you know, Woodsville Guaranty Savings Bank will soon launch eZ Pay, a new and enhanced version of our GOLD bill payment service. As an active user, we would like to share some additional information with you, to help ensure your transition to the new service is a smooth one.

Prior to conversion

- A majority of your payees will automatically transfer to the new system; some may not. For your reference, we suggest you print your complete, current payment list, to make it easier to review after the conversion and to re-enter payees, if necessary. To do this, go to your payment list, click the 'Details' button next to each of your payees to expand the information (including address, account number, and last payment info), then click the 'print' button. You should do this prior to October 26.
- Bill pay service will be unavailable Tuesday, October 26 through Sunday, October 31, and will return the morning of Monday, November 1. All payments scheduled for payment during this down-time will be paid as usual.

After conversion

- eZ Pay will be launched on Monday, November 1. Once it is, you may access the new eZ Pay at any time by logging into GOLD, as usual, then clicking on the 'eZ Pay' button.
- The first time you visit eZ Pay, you will be asked to accept new Terms and Conditions. Please review the Terms and Conditions carefully. Once you 'Accept', you will be directed to your Payment Center.
- Once at your Payment Center, you will see most, if not all, of your payees already set up. Some payees, especially those previously paid by check to individuals or to other financial institutions, may not convert. We encourage you to carefully review your payee list and scheduled payments as they appear in your Payment Center, and make corrections or additions, if needed. If you find one or more missing, simply click on the 'Add a Bill' button and follow the instructions to re-enter the payee(s).
- Because eZ Pay will allow you to schedule payments based on the date you want a payee to *receive* your payment, rather than the date the payment will be sent, you may also want to adjust some of your 'Pay Dates', as appropriate for the individual payee.

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 eZ Pay and look forward to launch!

Meantime, see the back for details about the service, or view the demo at www.theguarantybank.com. As always, if you have questions, visit one of our offices or call us at 800-564-2735.

Sincerely,

A handwritten signature in black ink, appearing to read "Wendy S. Hazlett".

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 ZashPaySM (*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.