

Electronic Banking at Woodsville Guaranty Savings Bank

HELPFUL HINTS

Let's Get Started!

Enroll in GOLD, as well as Mobile Banking and other electronic banking services, with WGSB's easy online enrollment.

Enroll in GOLD (Guaranty On Line Delivery) Internet Banking

- Go to theguarantybank.com, click on the Login padlock in the upper right corner, and choose 'GOLD Enroll' to complete your online enrollment.
- OR download the WGSB Mobile Banking app and click on Enroll Now on the login page.
- Your PIN is the last four (4) digits of your Social Security Number (SSN). If you are a current GAL customer, your PIN is your GAL PIN.

Setting Up Your New Username and Password

For your security, you will be immediately prompted to enter a new Username and Password.

- Your new Username must be at least six (6) characters in length and should be unique only to you.
- Your new Password must be ten (10) to sixteen (16) characters in length and must contain at least one uppercase alpha character, one lowercase alpha character, one numeric character and one special character.
- The Username and Password are case sensitive and should not be written down or shared with anyone. Passwords are also popular targets of hackers and identity thieves, so be sure to choose a password that is unique only to you and that is not comprised of common data such as your date of birth, address, etc.

► For your security, your GOLD password and GAL PIN expire every 12 months and you will be prompted to change these passwords.

Setting Up Multi-Factor Authentication *(Also known as Challenge Questions)*

- Select and complete three challenge questions (a question may be asked when logging in from an unregistered computer or device, or when logging in from a different location or IP address.
- Click box next to "don't challenge me again on this device" if you wish to register your computer.

Get Mobile Banking *(Enroll right from your phone)*

Refer to the Certified Device List at theguarantybank.com for a list of supported mobile devices. **◆ENROLL ANYTIME:** Go to your mobile phone's app store and download the WGSB mobile app. If you are not already enrolled in GOLD, click the Enroll Now option.

Enroll in eStatements* *(Requires GOLD Internet Banking)*

During enrollment, you will be prompted to select 'Enroll', 'Ask Me Later', or 'Decline' for any/all accounts on which you are the primary account owner. **◆ENROLL ANYTIME:** Log in to GOLD, go to 'Profile', then to 'Electronic Statements' to select accounts (eStatements are an account requirement for GO Checking and GO Cash Back Checking). *Enrollment in eStatements can only be completed through a web browser.

Add Mobile Deposit *(Requires WGSB's Mobile Banking App; must be a WGSB customer for at least 90 days to qualify)* **◆ENROLL ANYTIME:** Once you have downloaded the mobile app, you are encouraged to add Mobile Deposit. Simply go to theguarantybank.com, scroll down to the 'Ready? Let's get started' section, choose Mobile Deposit (Consumer) from the drop-down menu, then complete and submit the form. Please allow up to two business days for the 'Deposits' button to become available to you after you enroll.

▶ The endorsement on a check deposited using WGSB's Mobile Deposit service must include the words "For Mobile Deposit Only".

Sign Up for eZPay Bill Payment Service (*Enroll via GOLD for use in GOLD and Mobile Banking; includes Sending and Receiving Money with Popmoney®*) ♦ **ENROLL ANYTIME:** Log in to GOLD, click on the account number you wish to pay bills from, then click on the eZ Pay button. The first time you visit, you will be asked to register and agree to the Terms and Conditions (the next time you visit, you will be taken directly to your Payment Center).

HINT - Transfer Tips

Internal Transfers & Loan Payments (cutoff time: 5:00pm)

Transfers vs. External Transfer vs. Bill Payment

- Transfers = current day are immediate or future dated will become available after that days' nightly update.
- External Transfers = transfer to or from your account at another financial institution
- Bill Payment = can be made to any person, company, or bank for a future date.

▶ For WGSB loan payments, transfers can be completed easily from a deposit account to your WGSB loan and will default to the current day for the transfer payment or you can chose a future date and the payment will post after the nightly update of that selected date.

Get connected to GAL (Guaranty Access Line) Telephone Banking

♦ **ENROLL ANYTIME:** Call 1-888-827-3725 (toll-free nationwide).

Your First Time Login Password is the last four (4) digits of your SSN.

Press "1" – Account information and transfers.

- To change your password, Press "6" after logging in.

Press "2" – Office locations and hours.

Press "3" – Check verification.

Press "4" – Report a lost or stolen ATM, debit, credit, or prepaid card.

Press "0" – Speak with a customer service rep during regular business hours (Mon-Fri 8am-5pm).

Press "9" – End your call.

You're Ready to Begin!

With GOLD, Mobile Banking, and GAL from Woodsville Guaranty Savings Bank, you can access your accounts 24 hours a day, 7 days a week, from anywhere! Check account balances, transfer funds between accounts, review past statements, pay bills, make deposits, and more.

Need help? Visit WGSB's Online Education Center to view demos at thegarantybank.com, visit a customer service representative at any WGSB office, or call us at 800-564-2735.

Thank-you for choosing Woodsville Guaranty Savings Bank!

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