Electronic Banking at Woodsville Guaranty Savings Bank
HELPFUL HINTS

Let's Get Started!

Enroll in WGSB's online and mobile banking services to interact with your accounts and us in an integrated and personalized way, featuring new and improved tools and enhanced security.

Enroll in Online or Mobile Banking

- Go to theguarantybank.com, click on the Login padlock in the upper right corner OR download the "WGSB Mobile" app from the store for your mobile device.
- Choose *First time user? Enroll now* from the login window
- You will be prompted to enter your SSN, account number, phone number and email address. To self-enroll, the information you enter here must match exactly what you provided at account opening.
    - Loan-only and CD-only customers, please call a branch office or WGSB's Electronic Banking Dept. at 800-564-2735 for personal assistance and to receive a temporary username and password.
- Next, you will be prompted to choose a password and set-up two-factor authentication.
    - Your new Password must be 10-25 characters in length and <u>must</u> contain at least 1 uppercase letter, 1 lowercase letter, 1 number, and 1 special character. Passwords may not contain spaces or match/contain your username and/or one of your previous 4 passwords.
    - For two-factor authentication, you may choose to receive a code by text message, telephone call, or authenticator app.

Once you've completed the enrollment in either online or mobile banking, you are automatically enrolled in the other and will use the same username and password for each.

TIP: to change your username or password at any time, simply click on the profile icon in the lower-left corner of your dashboard, go to "Settings" then "Security". From there, you can change your username or password. Note that you will be asked to enter your current password before changing either of these things.

◈*Important:* your username and password should not be written down or shared with anyone. Passwords are 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.

◈*Important:* the code you receive as part of two-factor authentication should not be shared with anyone. Like passwords, these can be used by fraudsters to access your accounts and personal information.

Enroll in eStatements

From within online or mobile banking, go to *Electronic Statements*. A list will appear of all eligible accounts for electronic statements. Check the box next to each account you want to receive electronically, then select *Save*. Electronic statements are an account requirement for GO Checking and GO Cash Back Checking.

Add Mobile Deposit

From within online or mobile banking, select *Remote deposit*. A list of all eligible accounts will appear. Check the box next to each account you want available for mobile deposit, then select *Submit*.*

Mobile Deposit enrollment requests will be processed as quickly as possible. Check the *Messages* window inside online/mobile for notification when your request moves from pending to approved.

Must be a WGSB customer for at least 30 days to qualify for Mobile Deposit. Mobile Deposit requires WGSB's Mobile Banking app.

◆**Important:** the endorsement on a check deposited using WGSB's Mobile Deposit service must include the words "For Mobile Deposit Only".

Add Bill Payment
Log in to online or mobile banking, and click on *Pay bills*. The first time you do this, 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.

◆**Important:** when you schedule a payment, the *Pay from* account will default to your primary account. Before sending, be sure to check the *Pay from* account and choose another account, if applicable. Once you've selected a *Pay from* account for a payee, it will default to that account going forward, until you choose to change it.

Add Telephone Banking

Call WGSB's Telephone Banking service at 1-888-827-3725 (toll-free nationwide) to get started.

The first time you call, you will need to enter your account number, full Social Security number, and ZIP code, and will then be walked through setting a PIN/access code. Your new PIN will need to be 4-8 numbers. Once logged in, you will hear the balance of the account used at login, and given these additional options:

To switch to voice recognition, press 8*

Press "1" – Account balances

Press "2" – Account history

Press "3" – Transfer funds or make a payment

Press "1*" – if you need help at any time during this call.

Press "4" – Deactivate or report a card lost or stolen

Press "5" – Change your telephone banking PIN

- Press "O" to speak to a customer service representative during regular business hours (Mon-Fri 8am-5pm)
- Press "3*" to return to the main menu
- Press "#" to repeat these menu options

Extra! All about Transfers.
Depending on who you need to pay and how you want to do it, WGSB digital banking services offer you options.

- *Transfers (Internal)* – choose this option to make an internal transfer, between accounts at WGSB. You can choose to make a transfer that is immediate/instant or schedule it for a future date. Use this option to transfer funds to another deposit account or make a payment to your loan.
- *External Transfers* – choose this option to transfer funds to or from your account at another financial institution.
- *Bill Payment* – choose this option to pay regular or periodic bills to people, companies, or banks for a future date. You can schedule a one-time payment or a recurring payment to be paid automatically on the day you choose.

◆**Important:** the cut-off time for immediate "same day" internal transfers and loan payments is approximately 7:00pm.

You're ready to begin!

Need help? Call or visit a customer service representative at any WGSB office or call us at 800-564-2735.

Thank you for choosing Woodsville Guaranty Savings Bank!   Member FDIC