

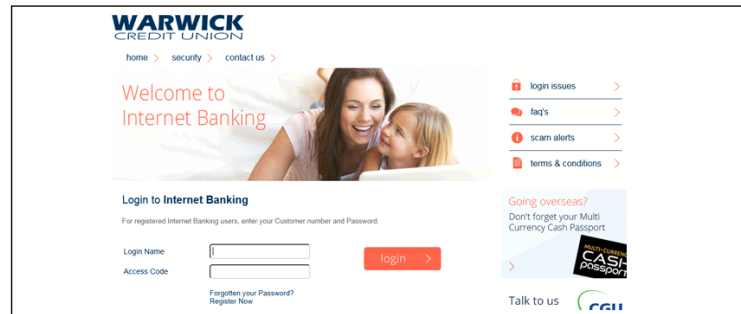
Online Banking - Accessing and Navigating

How to Log into Your Account and Frequently Asked Questions

If you do not currently have Internet Banking, you will need to contact a Warwick Credit Union branch to setup internet banking on your account.

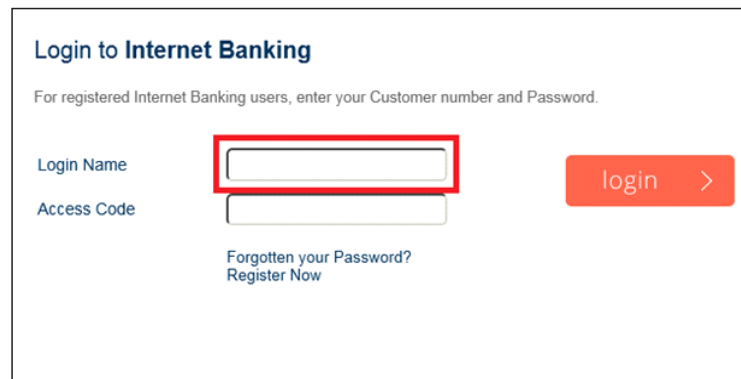
How to Sign into Your Account

Step 1. Go to www.wcu.com.au and MY VIEWPOINT screen will appear.



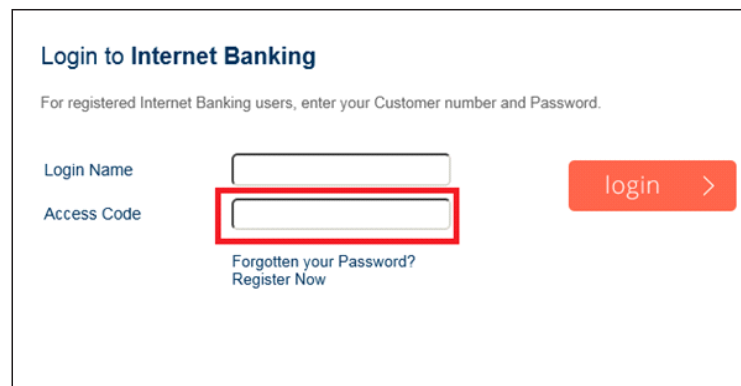
The screenshot shows the Warwick Credit Union website. At the top, there is a navigation menu with links for 'home', 'security', and 'contact us'. Below this is a 'Welcome to Internet Banking' banner featuring a photo of a woman and a child. To the right of the banner are links for 'login issues', 'faq's', 'scam alerts', and 'terms & conditions'. The main content area is titled 'Login to Internet Banking' and includes the instruction: 'For registered Internet Banking users, enter your Customer number and Password.' There are two input fields: 'Login Name' and 'Access Code', followed by a red 'login >' button. Below the input fields are links for 'Forgotten your Password? Register Now' and 'Going overseas? Don't forget your Multi Currency Cash Passport'. At the bottom right, there is a 'Talk to us' link and the Warwick Credit Union logo.

Step 2. Enter your Customer Number as your **Login Name**.



This screenshot shows the 'Login to Internet Banking' form. The 'Login Name' field is highlighted with a red box, indicating that the user's Customer Number should be entered here. The 'Access Code' field is also visible. A red 'login >' button is positioned to the right of the input fields. Below the input fields are links for 'Forgotten your Password? Register Now'.

Step 3. As your **Access Code** enter your date of birth as ddmmyyyy. For example 21st August 1966 will be 21081966.



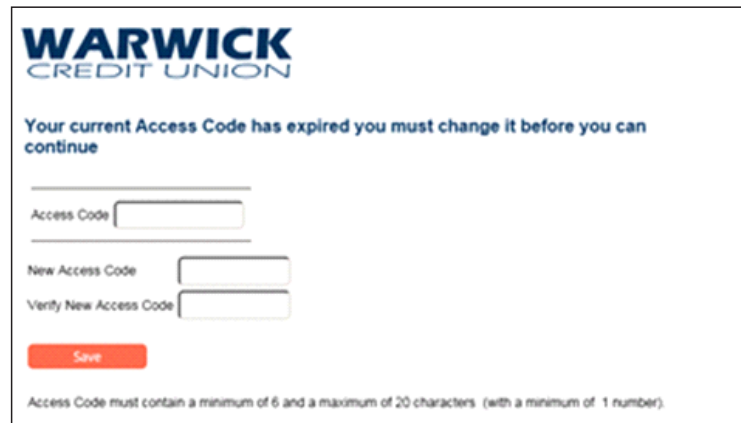
This screenshot shows the 'Login to Internet Banking' form. The 'Access Code' field is highlighted with a red box, indicating that the user's date of birth (in ddmmyyyy format) should be entered here. The 'Login Name' field is also visible. A red 'login >' button is positioned to the right of the input fields. Below the input fields are links for 'Forgotten your Password? Register Now'.

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How to Log into Your Account and Frequently Asked Questions

How to Sign into Your Account continued...

Step 4. You will be prompted to change your password. Your new password must be a minimum of six and maximum of 20 characters with minimum of one number.



The screenshot shows the Warwick Credit Union login interface. At the top, the Warwick Credit Union logo is displayed. Below the logo, a message states: "Your current Access Code has expired you must change it before you can continue". There are three input fields: "Access Code", "New Access Code", and "Verify New Access Code". A red "Save" button is located below the input fields. At the bottom, a note reads: "Access Code must contain a minimum of 6 and a maximum of 20 characters (with a minimum of 1 number)." The "Access Code" field is currently empty.

Step 5. You must select “**Accept**” on the new Conditions of Use box.



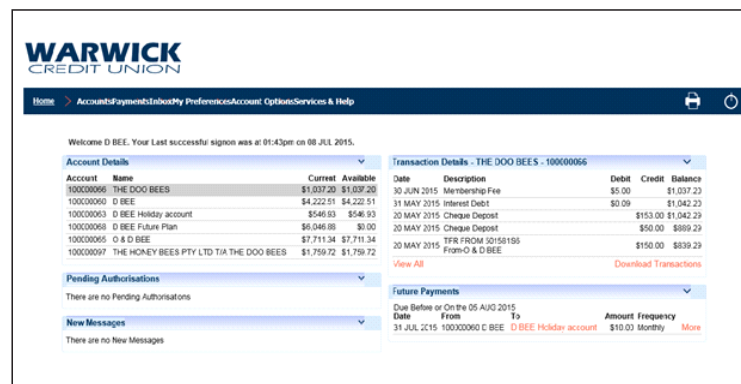
This screenshot is identical to the previous one, but the "Access Code", "New Access Code", and "Verify New Access Code" fields are now filled with asterisks (*****), indicating that the user has entered their current and new access codes.

Navigating your Online Banking

Home Screen

When you log into the new home screen using your Customer Number, you will see all accounts with which you are associated. The screen has great features to help manage your banking and finances:

- Tabs for easy navigation
- Account details including a unique number for each account and balance information
- Any pending authorisations (transactions in progress)
- Secure messages
- Transaction details and future payments on each account.



The screenshot shows the Warwick Credit Union home screen. At the top, the Warwick Credit Union logo is displayed. Below the logo, a navigation bar contains the following tabs: Home, Accounts, Payments, Statements, My Preferences, Account Options, Services & Help. A welcome message reads: "Welcome D BEE. Your Last successful signon was at 01:43pm on 08 JUL 2015." The screen is divided into several sections:

- Account Details:** A table showing account information.
- Transaction Details:** A table showing transaction history.
- Pending Authorisations:** A section indicating there are no pending authorisations.
- New Messages:** A section indicating there are no new messages.
- Future Payments:** A section showing a future payment due on 05 AUG 2015.

Account Details		
Account Name	Current	Available
10000066 THE DOO BEES	\$1,037.20	\$1,037.20
10000060 D BEE	\$4,222.51	\$4,222.51
10000063 D BEE Holiday account	\$546.93	\$546.93
10000066 D BEE Future Plan	\$6,946.88	\$0.00
10000065 O & D BEE	\$7,711.34	\$7,711.34
10000097 THE HONEY BEES PTY LTD TIA THE DOO BEES	\$1,759.72	\$1,759.72

Transaction Details - THE DOO BEES - 10000066				
Date	Description	Debit	Credit	Balance
30 JUN 2015	Membership Fee	\$5.00		\$1,037.23
31 MAY 2015	Interest Debit	\$0.09		\$1,042.23
20 MAY 2015	Cheque Deposit		\$153.00	\$1,042.23
20 MAY 2015	Cheque Deposit		\$50.00	\$889.23
20 MAY 2015	TFR FROM 10158155 From O & D BEE		\$150.00	\$839.23

Future Payments

Due Before or On	Date	From	To	Amount	Frequency
	05 AUG 2015	D BEE Holiday account		\$10.00	Monthly

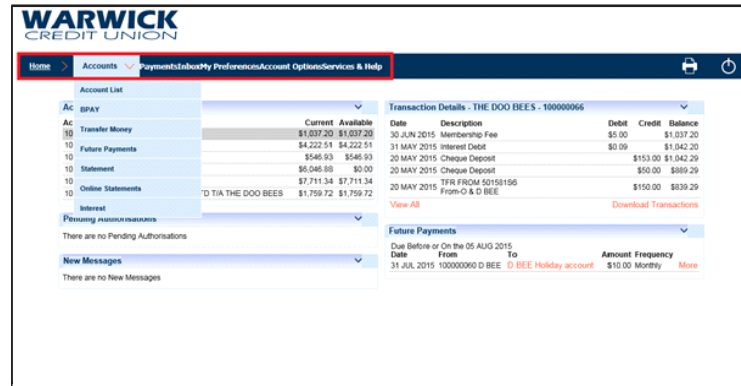
Keep reading for explanations on how to make the most of the features.

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How to Log into Your Account and Frequently Asked Questions

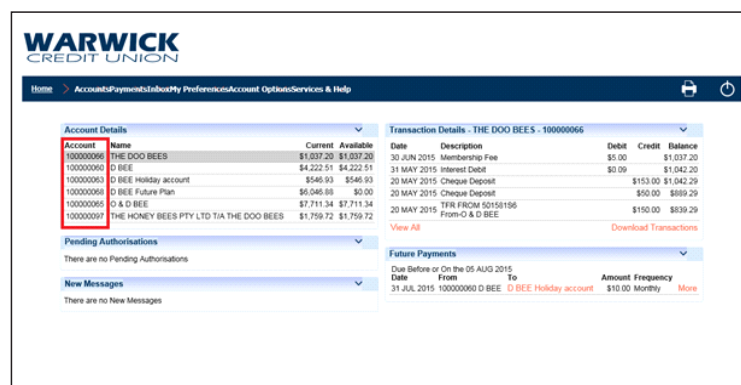
What are the Navigation tabs?

Use the tabs to easily make payments, view information and manage accounts. Using the tabs in the tool bar at the top of the screen you can easily customise your online banking to fit your individual needs and likes. Do not be afraid to experiment with the new look. You can amend or undo changes at any time.



What are the Account Numbers?

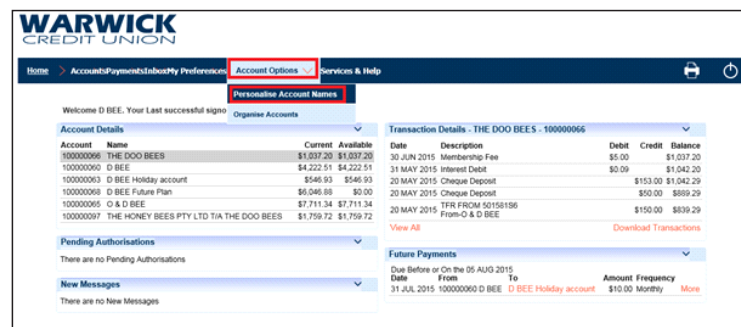
This feature lets you transfer money more accurately through the payments system where "S" numbers do not operate. As you would have read in the covering letter when you establish a new direct debit or direct credit, if you use your Account Identification Number, you can be sure funds go directly to the intended account.



Can I give account names for convenience?

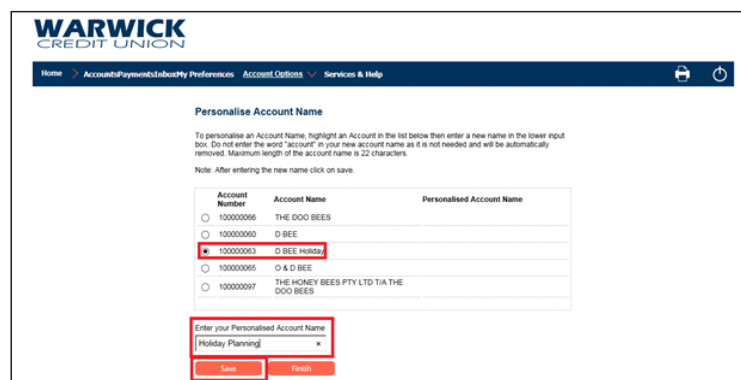
Yes. Often you will recognise your account by the balance or the account name as you become familiar with it. However, for convenience you can give each one an individual name. You can change the name at any time.

Step 1. Select Account Options > Personalise Account



Step 2. Select an account from the list and enter a name in the input box at the bottom of the page (do not use the word 'account')

Step 3. Save



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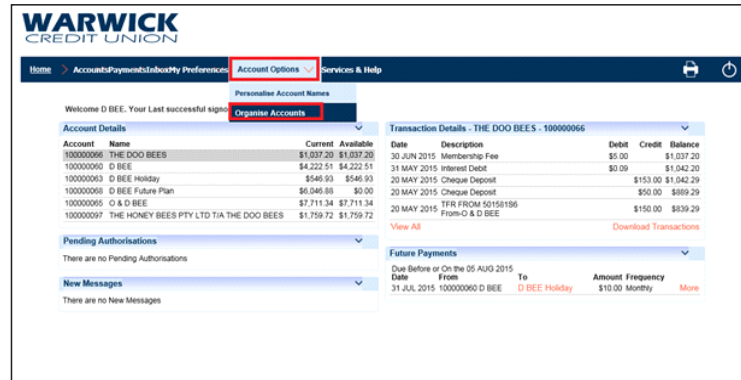
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Do I have to see every account all the time?

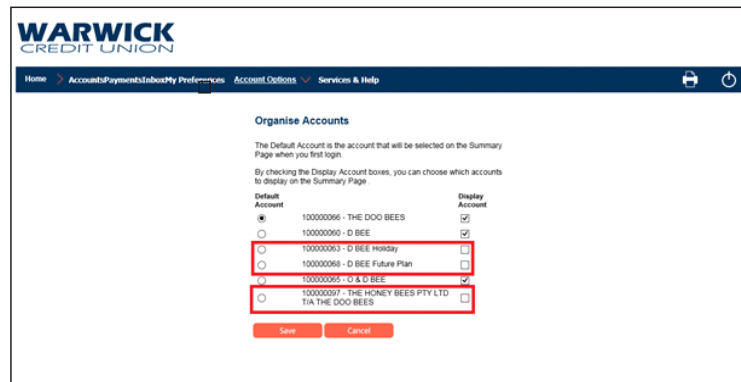
No. If you do not wish to see every account it is easy to hide ones that are not relevant. Just follow the steps below. You can always change your settings to see accounts you choose to hide for now.

To identify which account is which, you can use the attached reference sheet or the **Personalise Your Accounts** section of this letter.

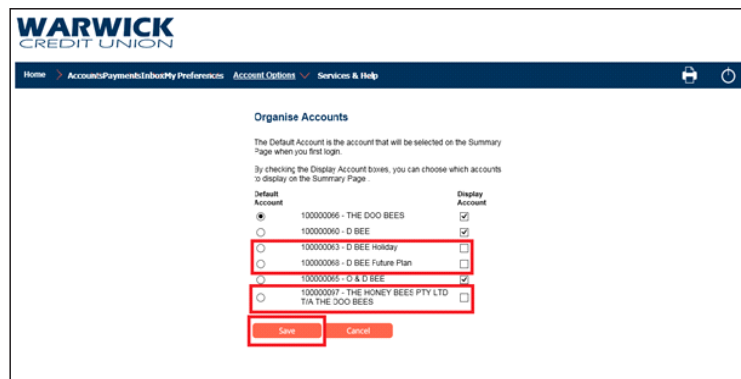
Step 1. From the tool bar select **Account Options** > **Organise Accounts**



Step 2. Un-tick accounts you do not wish to see.



Step 3. Save before returning to another screen.



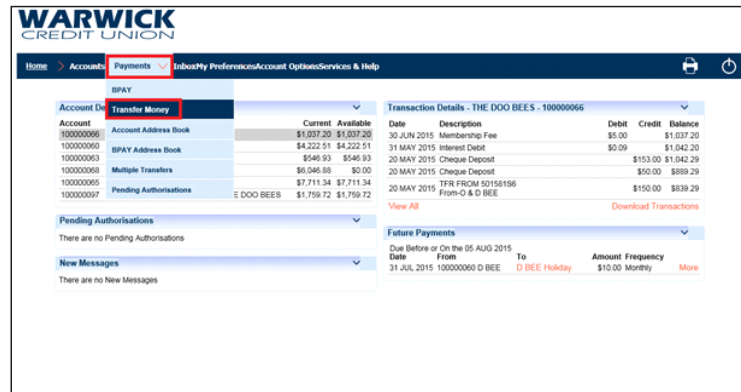
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How to Log into Your Account and Frequently Asked Questions

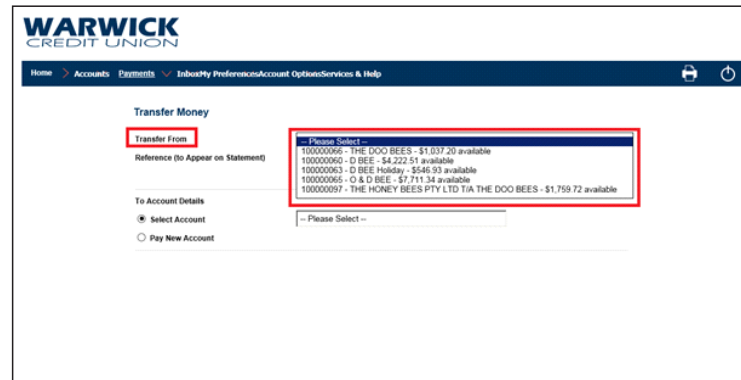
How do I Transfer Money Online?

Transferring money within Warwick Credit Union or externally is even simpler and faster. Just follow the below steps.

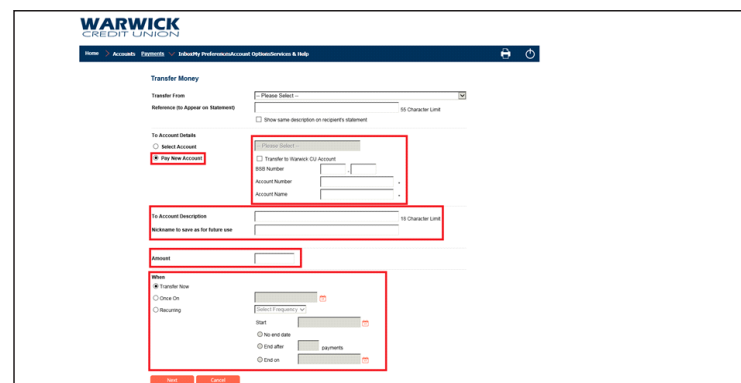
Step 1. In the tool bar select **Payment or Accounts > Transfer Money**



Step 2. Use the “Transfer From” box to select an account.



Step 3. If you are transferring to a linked account select that account from the drop down box. If you are transferring to a non linked account or a first time external transfer account, select “Pay New Account” and complete the details.



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How to Log into Your Account and Frequently Asked Questions

How do I Transfer Money Online?

Step 4. When you have input the amount and any other information you wish to send select “Next”.

The screenshot shows the 'Transfer Money' form in the Warwick Credit Union online banking interface. The form includes the following fields and options:

- Transfer From:** 10000096 - THE DOO BEES - \$1,037.20 available
- Reference (to Appear on Statement):** Transfer Dining Table Set (30 Characters left)
- To Account Details:** Select Account: 10000090 - D BEE; Pay New Account:
- To Account Description:** Transfer Dining Table Set (30 Characters left)
- Amount:** \$500.00
- When:** Transfer Now; Once Off; Recurring
- Start:** (dropdown: Select Frequency)
- End:** No end date; End after payments; End on payments

Buttons at the bottom: **Next** (highlighted in red), **Cancel**.

Step 5. The next screens will require you to check the details “Confirm and Complete”.

The screenshot shows the 'Confirm Transfer' screen in the Warwick Credit Union online banking interface. It displays the following details:

You have provided the following details.

From Account	10000096 - THE DOO BEES
Current Balance	\$1,037.20
Available Balance	\$1,037.20
To Account	10000090 - D BEE
To Account Description	Transfer Dining Table Set
Reference (to Appear on Statement)	Transfer Dining Table Set
Amount	\$500.00
When	This transaction will occur immediately

Please check the payment details carefully before clicking OK to make sure you are paying exactly who you intend to pay.
If the payment goes to an unintended recipient it may not be possible to recover the funds.

Buttons at the bottom: **OK** (highlighted in red), **Previous**, **Cancel**.

Please note: you do not need another password for any transfer up to the daily limit of \$5000.

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What if I use my husband/wife/partners online banking number and password?

To comply with legal requirements, if you are the second person listed on an account you would have been allocated a Customer Number but will need to contact us to activate online or phone banking.

How do I receive direct credits to my account?

Using your nine digit account number for direct credits will ensure your credit will deposit into the correct account. Warwick Credit Union BSB 817- 001.

Where will I need to use my customer number?

Your customer number is your primary identifier for all banking services. It will be needed for internet/phone banking access; it will appear on your statement and will be used by us to identify you for any other banking requirements.

Will I need a different Customer Number and online banking passwords to access my different accounts?

No. You only need to know your own Customer Number and password. It will provide access to every account to which you are linked.

I'm a business Banking Customer - How do I give access to my employees?

You will need to contact Warwick Credit Union and request access to be set up. The employee will need to be identified prior to access being given. Once setup they will be able to access your business accounts.