



How do I access my accounts when the Branches are closed?

When the Credit Union is closed during holidays and weekends, we can meet your financial needs through the following services.

- **Automated Teller Machine (ATM) Cards** – 24-hour access to your Credit Union savings account through worldwide ATMs and the CIRRUS® network.

For more information about the Credit Union ATM card or to obtain an application for this service, please call or stop by any of our [branch offices](#).

- **To avoid ATM fees in the state of North Carolina** – You can use any Coastal Federal Credit Union ATM or CASHPOINTS ATM. There are over 600 CASHPOINTS ATMs located throughout the state.

Click here for list of No-Surcharge ATMs: www.nosurchargeatms.com/home.aspx.

Surcharge-free ATMs are available in Pennsylvania, West Virginia, Maryland, Virginia, Ohio, and North Carolina at over 365 Sheetz Convenience Stores. Sheetz is open 24 hours a day, 365 days a year. To locate a store near you, visit www.sheetz.com/ or phone 800-487-5444.

- **Lost or Stolen ATM Card**

Tell us at once if you believe someone has used your ATM card or access code or otherwise accessed your accounts without your authority. Telephoning is the best way of keeping your possible losses down. Refer to your [Electronic Funds Transfer Agreement and Disclosure](#), Section (5) Member Liability, for crucial timing and liability limits.

If you believe your ATM Card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us during office hours at:

- **888-932-8148** **WFCU Toll-Free**
- **919-474-3240** **Main Branch**
- **919-483-8844** **Moore Drive Branch**
- **919-269-1225** **Zebulon-GSK Branch**
- **919-404-4747** **Zebulon Branch**
- **252-758-3279** **Greenville Branch**
- **252-430-3655** **Henderson Branch**

- **Debit Cards** – Use your WFCU debit card for checking withdrawals, savings withdrawals, or use your debit card to shop for your everyday and holiday needs anywhere MasterCard® is accepted. You can get cash back at any participating PULSE PAY® point-of-sale terminal. WFCU debit cards are monitored and protected by a fraud detection system that tracks potential fraudulent activity.

- **To avoid ATM fees in the state of North Carolina** – You can use any Coastal Federal Credit Union ATM or CASHPOINTS ATM. There are over 600 CASHPOINTS ATMs located throughout the state.

Click here for list of No-Surcharge ATMs: www.nosurchargeatms.com/home.aspx.

Surcharge-free ATMs are available in Pennsylvania, West Virginia, Maryland, Virginia, Ohio, and North Carolina at over 365 Sheetz Convenience Stores. Sheetz is open 24 hours a day, 365 days a year. To locate a store near you, visit www.sheetz.com/ or phone 800-487-5444.

- **Lost or Stolen Debit Card Information** – If you believe your debit card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, please notify us at once.

Telephoning is the best way of keeping your possible losses down. Refer to your Membership and Account Agreement for crucial timing and liability limits.

During Office Hours:

- **888-932-8148** **WFCU Toll-Free**
- **919-474-3240** **Main Branch**
- **919-483-8844** **Moore Drive Branch**
- **919-269-1225** **Zebulon-GSK Branch**
- **919-404-4747** **Zebulon Branch**
- **252-758-3279** **Greenville Branch**
- **252-430-3655** **Henderson Branch**

After Hours, Weekends, and Holidays:

- **800-472-3272** **Within the United States**
 - **973-656-2345** **Outside the United States (for collect calls)**
-
- **Virtual Branch® Home Banking** – Provides you the ability to access your accounts through the Internet 24 hours a day, any day of the year! Here's a sample of what you can do through Virtual Branch: view your current transaction history, view your current account balances, and transfer funds between your accounts.
 - **Bill Pay** – Bill Pay is integrated with Virtual Branch providing all your online banking services with a single link, single sign-on, same site convenience, and no monthly usage fees. (There are no monthly usage fees for the Bill Pay service, however, refer to your Rate & Fee Schedule disclosures for fees that may be incurred including, but not limited to, NSF fees, stop payment fees, and monthly non-usage fees. It's easy to avoid the monthly *non-usage fees* – just pay at least one bill through Bill Pay each calendar month.) Pay your bills whenever you get the urge! *No checks to write, no envelopes to lick, no stamps to stick....just a click!*
 - **Mobile Money** – WFCUs on-the-go Mobile Money service is safe and easy and keeps you in control with anytime, anywhere account access. You can use your cell phone, smart phone, or iPhone to manage your money whenever it's convenient during your busy day. We invite you to enroll!

For more information or to enroll, visit the [Virtual Branch](#) (VB) website, then:

- Click on one of the links within the Mobile Money banners. The banners are on the VB Logon page and the Account Summary page.
 - Click on Self Service; Additional Services; Mobile Money, then view the FAQs.
-
- **"TellerLine" Audio Response System** – You can make inquiries and transfers on both savings and checking accounts by using any touch-tone phone along with your account and PIN numbers.
 - **Shared Branching** – WFCU has partnered with other credit unions across the country to provide you with more access to your accounts and money. Proudly we are a part of the Shared Branching network. When conducting a transaction at a Shared Branching location, the host credit union will require your credit union name (Welcome Federal Credit Union), your account number, and a photo ID. To find a Shared Branching location near your home, work, or when on vacation, use the Shared Branching Locator at www.co-opsharedbranching.org/. The CO-OP Shared Branch logo will be posted at all credit unions that participate.
-
- **Lost or Stolen Credit Card Information for WFCU's VISA Platinum Credit Card Programs** – Notify us at once if you've discovered that your credit card has been lost or stolen or if you believe someone has used your Credit Card without your authority or permission. Telephoning is the best way of keeping your possible losses down. Refer to your Credit Card Agreement for crucial timing and liability limits.



Call us during office hours at:

- **888-932-8148** **WFCU Toll-Free**
- **919.474.3240** **Main Branch**

- 919.483.8844 Moore Drive Branch
- 919-269-1225 Zebulon-GSK Branch
- 919-404-4747 Zebulon Branch
- 252.758.3279 Greenville Branch
- 252.430.3655 Henderson Branch

Toll-Free 24/7/365 Phone Number for After Hours, Weekends, and Holidays:

- 800-556-5678 or 877-848-5092
- **Depository Drop Boxes** – You can make deposits and loan payments at one of our conveniently located depository drop boxes. (Please do not deposit cash in drop boxes.)
 1. Members in the Perimeter Park and/or Research Triangle Park, North Carolina areas who are not GlaxoSmithKline employees should use the Miami Boulevard drop box.
 2. Members in the Greenville, North Carolina area who are not Patheon Pharmaceutical Company employees should use the Easy Street drop box.

The drop boxes are located at the following sites:

- Credit Union Main Branch 5920 S. Miami Blvd., Suite 102
Morrisville, North Carolina
- Moore Drive Campus Inside the front entrance vestibule of Sanders Center
GlaxoSmithKline, Sanders Building
5 Moore Drive; Research Triangle Park, North Carolina
- Zebulon-GSK Security Post at the Main entrance GlaxoSmithKline
1011 N. Arendell Avenue; Zebulon, North Carolina
- Zebulon Branch 125 E. Gannon Avenue
Zebulon, North Carolina
- Greenville Branch 250-C Easy Street
Greenfield North Shopping Center
Greenville, North Carolina
- Greenville On-site at Patheon Pharmaceutical Company
Patheon Pharmaceutical Company
5900 Martin Luther King Jr. Highway
Greenville, North Carolina

Holiday schedules will be posted at each box location. Under normal circumstances, deposits are removed from the drop boxes at 10:00 a.m. each business day.