

Wakefield Co-operative

Deposit Services

Services:

ONLINE & MOBILE BANKING, REAL TIME

Open **new accounts online** if you're an existing customer

Check balances and transactions

Deposit checks via mobile check deposit on your phone

Pay bills or people

Transfer money

Manage your debit card

Free eStatements

Manage alerts for your accounts

Self-service center

Financial tools

Sign up for online banking in just a few easy steps. Enrollment in online banking allows you to access your accounts via the WCB mobile app and use of Mobile Check Deposit.

For 24/7 online banking support, please call 866-987-7601.

OPEN AN ACCOUNT ONLINE!

Existing and New Wakefield Co-operative Bank customers may open a checking, savings or CD via online banking.

It's the easiest way to bank. Login to online banking and select 'Open an account'. From there, select the account you'd like to open and fund it from one of your existing Wakefield Co-op accounts. All accounts include free online & mobile banking and eStatements.

MOBILE BANKING

Download our **iPhone mobile app** or the **Android mobile app**.

Note: You must be enrolled in online banking to access your accounts via mobile banking.

MOBILE CHECK DEPOSIT

This feature is accessible via the WCB mobile app and allows you to deposit checks on your phone with just the touch of a button.

1. Log into your WCB mobile app and click on 'Deposit a Check'.
2. Snap images of the check you want to deposit.
3. Verify the dollar amount, click 'Make Deposit' and you're good to go.

*You must be enrolled in online banking and download the WCB app to utilize Mobile Check Deposit Capture.

**Deposits made before 3pm via Mobile Check Deposit will be credited to your account by midnight.

Deposits made after 3pm will be credited to your account on the next business day.

All checks deposited through mobile remote deposit capture must have "For Mobile Deposit Only" written on the back of the check under the endorsement prior to being submitted for deposit. Any checks submitted without this endorsement will be returned.

MOBILE CARD SERVICES

Set up alerts and get notified of debit card activity based on merchant type, location, transaction type, spending limits and suspicious activity.

Create monthly spending limits, block transactions over certain limits and for age-restricted merchants. You may even require your primary mobile device to be in the same zip code as the merchant in order for a debit card transaction to be approved.

eSTATEMENTS

eStatements are delivered straight to your inbox. No heading to the mailbox to retrieve paper statements - you'll receive an email as soon as your monthly statements are ready to view and they are a safe & secure alternative to traditional paper statements.

BILL PAY

Sign up for bill pay by logging into your online banking account and clicking on Bill Pay.

- > Use **Zelle®** to request or send money to just about anyone without sharing account information
- > Rush payment options + later cutoff times
- > Group similar biller/payees together
- > Schedule payments by 'delivery date' rather than 'mail date'
- > Schedule payment reminders

Zelle®

Use **Zelle®** to request or send money to just about anyone without sharing account information. It's the easy way to send money directly from your Wakefield Co-operative Bank account to family and friends. Pay your babysitter, pay back a friend for a restaurant check, pay your rent or send money to your kids away at college. It's safe, secure and all you need is an email address or mobile phone number.

REPORT A LOST OR STOLEN DEBIT OR ATM CARD

If you are enrolled in online banking, you can deactivate your card by logging into your account and accessing our self-service debit card center.

Otherwise, if you wish to report a lost or stolen ATM or debit card during business hours, give us a call at 781-245-3890.

To report a lost or stolen card after normal business hours, please call 800-264-5578.

SUM NETWORK/ ATM LOCATOR

Wakefield Co-op is part of the SUM network, which means you'll never pay ATM withdrawal fees when using a non-Wakefield Co-operative Bank ATM that is also part of the SUM network. The SUM network includes more than 70,000 ATMs nationwide for your convenience.

TELEPHONE BANKING 1-888-621-3303

Our 24-hour telephone banking system allows you to check account balances, complete transfers between statement accounts, and make loan payments* - all for free.

*Transfers and payments require initial authorization form.

CHECK ORDERING

You can order checks directly through Harland's website or simply call us at 781-245-3890 and we'll be happy to place an order for you.

For reference, Wakefield Co-operative Bank's routing number is 211371997.

Small Business Services

Everything you need to run your small business with ease.
Questions? Contact us at newbusiness@wcbbank.com

SMALL BUSINESS CHECKING

- > No monthly maintenance fee
- > No minimum balance requirement
- > No interest
- > Your first 200 transactions are free (checks paid, deposits, deposited items.) After that, each transaction is .45 cents (checks paid - per check; deposits - per deposit; and deposited items - per item.)

MERCHANT SERVICES

Accept debit and credit card payments from your customers using mobile, point-of-sale, and virtual payment processing that will save you time and money.

Contact us to set up Merchant Services

CREDIT CARD

We offer Visa® Platinum Business credit cards with chip-technology for added security.

ONLINE & MOBILE BANKING

Check business account balances, transfer money, pay bills and track account activity - all from your desktop, phone or tablet.

Download our **iPhone mobile app** or the **Android mobile app**.

Note: You must be enrolled in online banking to access your accounts via mobile banking.

MOBILE CHECK DEPOSIT

Small Business Mobile Check Deposit allows you to deposit checks into your WCB business account from anywhere, right from your phone.* Access Mobile Check Deposit via the WCB mobile app on your phone.

REMOTE DEPOSIT CAPTURE

Deposit checks without leaving your office or store using a remote scanner.

Contact us to set up your scanner

eSTATEMENTS

eStatements are delivered straight to your inbox. No heading to the mailbox to retrieve paper statements – you'll receive an email as soon as your monthly statements are ready to view and they are a safe & secure alternative to traditional paper statements.