



ENROLLMENT

Overview

Discover the benefits of online banking and learn all that Woodforest Online Services offers.

Security

We use the latest security technology, industry-standard 128-bit encryption, as well as an added second layer of authentication to help protect you from fraud and identity theft.

Note: A security alert will be automatically emailed to you any time one of the following events occur using Online Services:

- Password change
- Address change
- Email change
- New bill payee added
- eStatement available
- Secure message available

Convenience

You can bank with Woodforest 24/7 with our easy-to-use system. Woodforest Online Services can be accessed from home, work, or any other internet connection.

En Español

To access the Spanish site, click En Español from the Login page.

Contact Us:
1-877-968-7962

Enrolling in Online Services is a quick-and-easy process. You have two enrollment options available.

Enrollment Token: You can enroll using a unique enrollment token which is sent to you via email upon account opening. You may also request an enrollment token at a branch or by calling Customer Care at 1-877-968-7962. This token is only valid for 72 hours.

Woodforest Account or Debit Card Number: If you do not use a token, you will be required to enter additional information during the enrollment process, such as an account number or debit card number, mother's maiden name and date of birth.

There are five steps in the enrollment process:

1. **Verify Identity**—Enter information to verify your identity.
2. **Service Agreement**— Read and accept the Online Banking Services agreement.
3. **Optional Services**— You may enroll in eStatement services.
4. **Setup User Profile**—Enter your email address and select a username and password.
5. **Setup Security Profile**—Select security questions and enter applicable answers*.

*Security questions and answers are an important security feature to help protect you against fraud and identity theft.

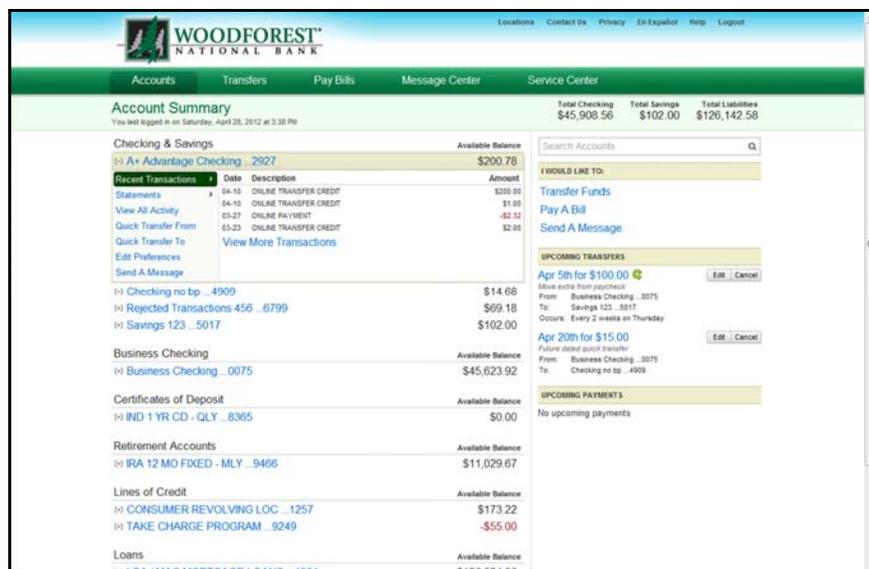
NAVIGATION

Online Services features are divided among five sections, available as a row of tabs at the top of the screen. These five tabs include:

Accounts Transfers Pay Bills Message Center Service Center

Clicking on a tab opens the main page for that section and displays available features.

The *Account Summary* page displays the first time you log into Online Services.



ACCOUNT SUMMARY

The *Account Summary* page displays basic information about all of your eligible online banking accounts.

Accounts are grouped by type. You can also view information on closed accounts but cannot conduct transactions.

Your total checking, savings, and liabilities are displayed in the upper right.

Clicking the plus (+) symbol next to an account will expand the view and provide access to:

- Recent Transactions
- Statements
- Transfers
- Bill Pay

And more!

The most recent ten transactions for the selected account display.

Information on **Upcoming Transfers** and **Upcoming Payments** is also displayed on the right side of the page.

Clicking the account name on the *Account Summary* page will access all information for the selected account.

Transaction History: By default, the last 45 days of activity displays, including your pending transactions. You can search for transactions, or enter a date range. Click the check's corresponding hyperlink to view the check image.

Statements: The past 24 months of statements display. Click VIEW for an online version, or click DOWNLOAD to access a PDF version.

Alerts: You can manage your account alerts from this page. See page 7 for details on how to manage alerts.

View Another Account: You can view information for another account by selecting this option.

The right side of the page allows quick access to functions such as:

- Transfer Funds
- Pay A Bill
- Send A Message

Under **I Would Like To**, you can perform one of the following without exiting the page:

- **Quick Transfer From:** Process a transfer from a selected account.
- **Quick Transfer To:** Process a transfer to a selected account.
- **Pay A Bill:** Perform a Quick Bill Payment.
- **Edit Preferences:** Change the account nickname, prevent transfers or bill pays, and hide the account on the summary page.
- **Send A Message:** Send a secured message regarding the selected account.
- **Download Transactions:** Download up to 90 days of transactions.

TRANSFERS

You can transfer money between your eligible Woodforest accounts on a one-time or recurring basis. Click the *Transfers* tab to manage your transfers.

New Transfers: Set up your new transfer, designating the account the transfer is made to/from, frequency, date, and amount.

Upcoming Transfers: View, edit, and cancel future-dated or recurring transfers.

Transfer History: View previous transfers. Click on a specific transfer to view the transfer detail.

A few notes on transfers

Funds transferred before 9:00 pm CT are available and posted the same day. Funds transferred after 9:00 pm CT are available but are posted the following night and will not cover debits and checks that may post to your account.

You may review the *Online Services Agreement* for more information regarding transfers.

PAY BILLS

The *Pay Bills* feature allows you to manage your online bill payments.

On first login, you will be prompted to accept the *Bill Pay Terms and Conditions*. You must then verify your contact information, and select the default funding account. The default funding account will be the default account for bill payments. Click ENROLL.

The **Bills & Payments** section allows you to perform the following.

- **Make Payments:** You may setup new payees, make payments to established payees, and view pending and recently processed payments.
- **Expedited Payment:** You may make an expedited payment which will be sent overnight. Only payees that are qualified for expedited payment will appear in the list. A convenience fee will be charged when making an expedited payment.
- **Setup Bill Pay Alerts:** You may setup a variety of alerts, ranging from when a payment is made, if a payment was not successful, if a funding account is changed, if new e-bills are available, and more.
- **Manage Categories:** You may create categories and place payees within that category.
- **View Bill Pay Messages:** Displays current messages related to bill payments.

PAY BILLS

You may add payees and make bill payments from the **Make Payments** page.

To add a payee:

- Enter the person or business name in the **Pay Someone New** field. Some payees will be recognized and can be selected from the drop-down list. Click **ADD**.
- For recognized payees, enter your account number with the payee. For other payees, enter your account number with the payee and the payee address.

To make a payment:

- Enter the payment amount next to the payee name. Use the calendar to select the **Send on** date, and the system will display the **Deliver by** date. Click **PAY**. Please note that only available dates will display (for example, holidays and weekends are not available). The payment will now show in the **Pending Payments** section, and will display the actual day the payment is scheduled to be processed. The payment can be edited or cancelled until it processes.

Accounts **Transfers** **Pay Bills** **Message Center** **Service Center**

Bills & Payments **Payment History** **Funding Accounts** **Help**

Make Payments | Expedited Payment | Setup Bill Pay Alerts | Manage Categories | View Bill Pay Messages

Make Payments

Before your payment is processed, we verify the balance of the funding account. If you don't have sufficient funds in that account on the date your payment is scheduled, your payment may be delayed or canceled.

Payment scheduled

Pending Payments [Print Confirmation](#)

Send Pay To	Amount
04/30 American Expr...	\$ 100.00 Edit Cancel
Total	\$ 100.00

Last 5 Processed Payments [View history/reports](#)

Sent	Paid To	Amount
04/10	American Express Credit...	\$ 1.00
04/02	Test Payee	\$ 250.00
03/13	American Express Credit...	\$ 100.00
03/06	American Express Credit...	\$ 5.00
03/06	American Express Credit...	\$ 2.32

Reminders
Help manage your payments

A great personal assistant
Your life is busy and we want to help. Let us remind you when that important payment needs to be made.

Set Payment Options

Under each payee listed on the **Make Payments** page, you have the option to set up e-bills (available only on recognized payees), reminders, and autopay. Click the payee name to set up the following:

- **E-Bills:** You may elect to receive electronic delivery of bill statements in a single secure location. If prompted, enter your login information for the payee's website. The bill statement will be sent to the bill payment system.
- **Reminder:** You may set up one-time or recurring reminders of a payment's due date and estimated amount.
- **Autopay:** You may set up an automatic recurring payment.

Accounts **Transfers** **Pay Bills** **Message Center** **Service Center**

Bills & Payments **Payment History** **Funding Accounts** **Help**

Make Payments | Expedited Payment | Setup Bill Pay Alerts | Manage Categories | View Bill Pay Messages

Set Payment Options

Set an automatic payment rule or specify payment information for American Express Credit Cards.

Funding account: Checking no bp , your current default, *4909
(Your selection on the Make Payments page overrides this selection).

Memo:
(Appears on every check payment)

Payment option: Pay manually
 Pay automatically at regular intervals

Amount: \$

Frequency: Once a month

Start on: [Learn more...](#)

End on: Continue payments indefinitely
 Continue payments until

[Save changes](#) [Don't save changes](#)

PAY BILLS

Payment History

The **Payment History** page provides bill pay reporting. It displays the current month by default, but you may back up to 12 months.

You may download or print the reports.

A search function is available that allows filtering by payee, date range, and account.

Funding Accounts

The **Funding Accounts** page displays all accounts active for bill pay. You may set the default account for bill payments on this page.

Note: To allow bill payments on an account, click the *Accounts* tab and select **Edit Preferences** from the expanded menu for the account. Then uncheck "Prevent bill payments from this account".

Funding Account	Description	Status	Default Account
Checking no bp *4909	Woodforest Checking	Active	Yes
Rejected Transactions 456 *6799	Woodforest Checking	Active	No Change

MESSAGE CENTER

The *Message Center* allows you to communicate with Woodforest Online Support Services in a safe, secure environment. All messages to and from Woodforest are sent via an encrypted channel and are not exposed to interception that traditional email would be.

Click SEND A MESSAGE to create a message. You may select an account, a reason, and enter a question or concern.

- **Inbox:** Displays sent/received messages and the status (answered or in queue). You may archive or delete messages, or mark as read or unread, Clicking a message will display the message and replies.
- **Archived:** Displays messages archived from the Inbox. You may delete or move a message back to the Inbox.
- **Trash:** Shows messages that have been deleted. You may delete the message permanently from this screen.
- **Alert History:** Displays security and account alerts that have been sent to email contact points.

Sent	To	Alert
Apr 25	mjones@woodforest.com	Email address has changed
Apr 25	mjones@woodforest.com	Email address has changed
Apr 24	mjones@woodforest.com	Online Services Password has changed
Mar 31	mjones@woodforest.com	Phone number has changed
Mar 27	kgardner@woodforest.com	Mailing address has changed
Mar 27	jallen@woodforest.com	Mailing address has changed
Mar 27	mjones@woodforest.com	Mailing address has changed
Mar 27	kgardner@woodforest.com	Mailing address has changed
Mar 27	jallen@woodforest.com	Mailing address has changed
Mar 27	mjones@woodforest.com	Mailing address has changed
Mar 27	kgardner@woodforest.com	Mailing address has changed
Mar 27	jallen@woodforest.com	Mailing address has changed
Mar 27	mjones@woodforest.com	Mailing address has changed
Mar 27	jallen@woodforest.com	Phone number has changed
Mar 27	shorton@woodforest.com	Phone number has changed
Mar 27	mjones@woodforest.com	Phone number has changed
Mar 21	jallen@woodforest.com	Phone number has changed
Mar 21	shorton@woodforest.com	Phone number has changed

MESSAGE CENTER

Configuration

The **Configuration** section allows you to manage your contact points and alerts.

Contact Points

Contact Points include email addresses, phone numbers, and addresses.

- Email Address:** It is strongly recommended that you verify any email address that is added. An email will be sent to that address, and you will click a link in the email to complete verification. Certain types of alerts will not be sent if an email address is not verified. Click [Add an email address](#) to enter a new address. Click a current email address to edit or delete the address. You may also choose which email is considered the primary email.
- Phone Numbers:** These numbers may be used in response to messages or inquiries, or if you make a request under **Account Services**. You may add a phone number, or click a current phone number to edit or delete.
- Postal Addresses:** You may add or edit postal addresses from this section. The address marked as **Primary** will be used for any bill payment checks.

Message Center

Accounts Transfers Pay Bills Message Center Service Center

Send A Message

Managing Contact Points

Your email address below may be used to send out Alerts or Notifications. Many of the Alerts will automatically be sent to your Primary email address on file. Additional email addresses may be configured for any Alert, but they must be verified. Unverified email addresses will remain highlighted in red until verification is complete.

EDIT CONTACT POINT

NICKNAME: Mike

EMAIL ADDRESS: mjones@woodforest.com

Make this my primary contact

Delete Save Email Address Cancel

[Add an email address](#)

PHONE NUMBERS

Daytime	503-629-3394	Primary - United States [+1]	Landline
Helpdesk	832-375-2223	United States [+1]	Landline
Support	832-375-2000	United States [+1]	Landline
Tech Ops	832-375-2195	United States [+1]	Landline
Nighttime	281-555-1234	United States [+1]	Mobile

[Add a phone number](#)

POSTAL ADDRESSES

Mailing	25231 Grogan's Mill Rd Suite 125 The Woodlands, TX 77380	Primary
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Security Alerts

Security Alerts are sent when certain types of changes are made in Online Services, such as a password change or email address change, and anytime a new message is received.

Automated Security Alerts are always sent to the primary email address on file, but you may choose to have alerts sent to other email address profiles as well.

Message Center

Accounts Transfers Pay Bills Message Center Service Center

Send A Message

Managing Security Alerts

Most of the Security Alerts below are automatically sent to your Primary email address on file. You may configure additional email addresses after completing the email verification process.

Do you need to add or update your email addresses? [Update Security Alerts](#)

YOUR PRIMARY EMAIL ADDRESS IS MJONES@WOODFOREST.COM

Alert Description	Send To
New message Received This alert is always sent to your Primary email address	<input type="checkbox"/> Mike <input type="checkbox"/> Scott <input type="checkbox"/> Josh a <input type="checkbox"/> Kenzie
Mailing address has changed This alert is always sent to your Primary email address	<input type="checkbox"/> Mike <input type="checkbox"/> Scott <input type="checkbox"/> Josh a <input type="checkbox"/> Kenzie
Email address has changed This alert is always sent to your Primary email address	<input type="checkbox"/> Mike <input type="checkbox"/> Scott <input type="checkbox"/> Josh a <input type="checkbox"/> Kenzie
Phone number has changed This alert is always sent to your Primary email address	<input type="checkbox"/> Mike <input type="checkbox"/> Scott <input type="checkbox"/> Josh a <input type="checkbox"/> Kenzie
Online Services Password has changed This alert is always sent to your Primary email address	<input type="checkbox"/> Mike <input type="checkbox"/> Scott <input type="checkbox"/> Josh a <input type="checkbox"/> Kenzie

MESSAGE CENTER

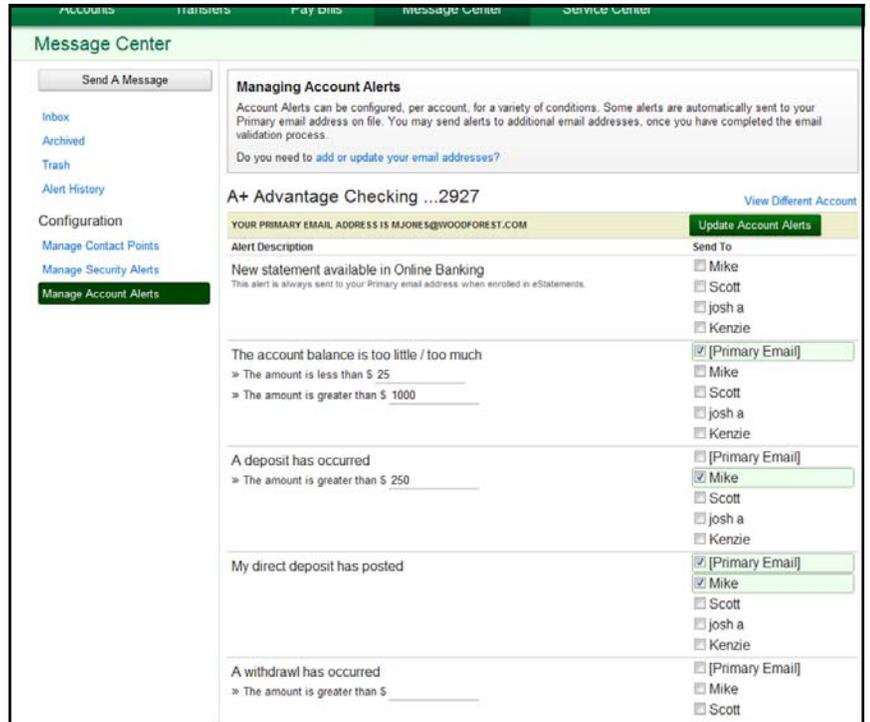
Account Alerts

Account Alerts can be configured, per account, for a variety of conditions. Some alerts, such as when a new statement is available, will always be sent to the primary email address on file. You may also configure what alerts are sent and what email address will receive the alert.

Some available alerts include: account balance is less than or greater than a specified amount, a direct deposit has posted, a fee has been posted, a withdrawal has occurred, and a transfer was sent or received.

To manage an alert, you may choose the email addresses to receive the alert. If a condition exists, such as a certain balance or deposit amount, you will enter the desired number in the amount field.

Click UPDATE ACCOUNT ALERTS to save changes.



SERVICE CENTER

The *Service Center* provides access to **Account Services**, **Security Center**, and **Contact Points**.

Account Services

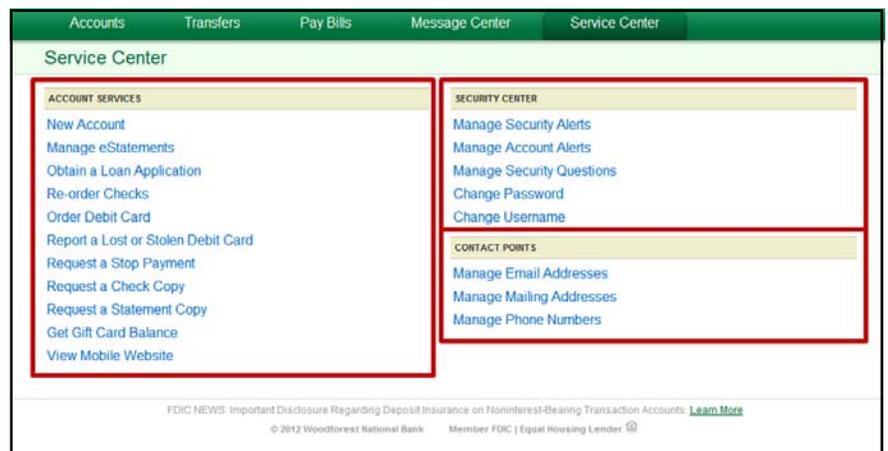
Under **Account Services**, you may open a new account, manage your eStatement options, order a debit card, report a debit card as lost or stolen, request a stop payment, get a gift card balance, and more.

Security Center

Under **Security Center**, you may manage alerts, security questions, or change your password or user name.

Contact Points

Contact Points allows you to manage your contact information from the Message Center.



HELP

Help documentation is available in the upper right of the page. Help provides an overview of each Online Services pages, as well as actions available to you.

Help documentation for *Pay Bills* can be found along the top of the *Pay Bills* menu.

For additional information, contact Customer Support at 1-877-968-7962, or email info@woodforest.com.