



Home Banking FAQ's

How do I get set up for Wanigas Home Banking?

Ensure you have opted in to use our basic eServices.

- Go to www.wanigas.com.
- Click the %Sign Up+link under Member**Connect** Home Banking on the homepage.
- Enter your 6-digit account number. Do not include suffixes.
- Follow the instructions provided on the Username Registration page for selecting a password and username.
- Click 'continue' when finished.
- Message will appear that your username was successful.
- Click Login (continue).
- Enter the username you created and the initial password.
- You will be prompted to setup security questions and to change your password.
- Select %Yes, I want to use the online password reset+under Online Password Reset Preferences. This will allow you to use the %Forgot Password Link+in the future.

I had my password reset for Wanigas Home Banking, but it doesn't work.

Remember, your temporary password is case sensitive, so watch your caps lock carefully. Wanigas password resets are the first 5 digits of the primary member's social security number, followed by WCU in all caps, then the month and date of the reset. Example: 12345WCU0524

I forgot my password for Home Banking, can I just use the one for my ATM or Debit Card to get in?

No, ATM and Debit Card PINs are 4 digit PINS, your Wanigas Home Banking password is at least 8 characters long and must contain at least 2 numbers or special characters.

I forgot my password for Home Banking, can I use the "Forgot Password" link?

Yes. But you must have opted in for this preference during registration.

What if I didn't opt in for the password reset preference during registration?

You are able to change your preference. Once you log in to your home banking, go to Change Password under the Services tab. Enter your current password. Then change your Online Password Reset Preference to %Yes, I want to use the online password

reset+. Choose a security question and enter the answer. Then enter your email address and select continue. By changing your preference, you will now be able to use the %Forgot Password Link+in the future.

Why would I want to sign up for Wanigas Home Banking? What is the benefit?

You can access your Wanigas account anytime, day or night. You will be able to see your balances, transfer monies from savings to checking, checking to savings, make loan payments, apply for a loan, order an ATM/Debit card, check on your VISA balances, order checks online, balance your checkbook against the up to date list of cleared checks, just to mention a few of the things you can do with Wanigas Home Banking. All in the privacy of your own home, your own time schedule and in your pajamas if you wanted! What could be better?

Do I need any special programs to access Wanigas Home Banking?

All you need is internet access.

What if I am making a transfer and I lose my internet connection? Will my transfer go through?

If your internet connection is lost after you have clicked on the submit button, your transfer has been completed. If you were in the middle of the transfer, you will need to go back and do it again.

Can anyone access my account?

Only if you save the password on your computer or if you write the password down and leave it out. **ALL passwords should be securely locked away so no one can gain access to your financial information.**

Is there a charge for using Wanigas Home Banking?

No, this is a free service to our members for their convenience.

Can I transfer funds from my account to my kid's accounts through Home Banking?

Sure, just stop into one of the offices and complete the Basic eServices form or print it from our website. It is located on the Applications tab under Online/Convenience Services, entitled %Online Banking: Cross Account Access+. We ask that all parties involved be joint on these accounts and sign this form. Please give the Data Department a day or two to update your status.

I am having trouble connecting to Home Banking. Is there something wrong with my computer?

Make sure that your browser is either Netscape 4.04 or higher (free download) or Microsoft Internet Explorer 10 or higher (free download). In either case, make sure all patches (security fixes) are applied.