Frequently Asked Questions

How do I register for MemberDirect® Online Services?

- If you do not already have an account with Windsor Family, you'll need to open one.
- If you already have an account and have a Personal Access Code assigned for our Automated Telephone Banking, you can register for MemberDirect® Online Services (MDO) by:
    - Logging directly onto our MDO site and we will register you after you have logged in for the first time. When you log on for the first time, you will be prompted to read and accept the Access Services Agreement for MDO.
    - Visiting us in our retail locations or calling 519-974-3100 and we can register you and confirm you have immediate access to MDO.

If you already have an account and do not have a Personal Access Code, just visit us in our retail locations or call 519-974-3100 and we can register you for immediate access to MDO.

What can I do on MemberDirect® Online Services?
With MemberDirect® Online Services (MDO), members can conduct a variety of transactions with ease and convenience through five menu options including **Accounts**, **Payments**, **Transfers**, **Rates** and **My Profile** located right across the top of the page.

Accounts
"Account Activity" allows you to view your activity for a specific account or for all accounts for a given period for up to 12 months. You can select a Start and End Date or MDO will provide the activity for the last two weeks.

To assist you in managing your money, the "Account Activity Filter" feature allows you to show your activity for all statement items or by additional options. By using the drop-down arrow, you can select to show only deposits, only withdrawals, only cheques paid or by specific cheque number, by specific dollar amount, by description or by confirmation number.

When you select "Show Cheques Only" or "Search By Cheque Number", you can click on the "Clearing Cheque" link and this will allow you to view the front and back image of the individual cheque that has been presented on your account, for the past 90 days.

Under "Activity Format", just use the drop-down arrow and you can choose to download your statements into money management software. Also, under this option, you can choose to 'Download to PDF', allowing you to have your statement details presented in Adobe Acrobat in a printer-friendly manner.

Under "Transaction Order", you can choose to show your statement details from 'oldest to newest' date or from 'newest to oldest' date. Under "Online Statements", you can download and view a copy of your statements from 2006 up to seven years.

Payments
Click on this function and you will be presented with all the Payees or suppliers that you've set up through your account. Conveniently, you can pay one OR all of your bills at one time. You can decide whether you want to pay your bills immediately or set them up for scheduled payment at a later date.

Under "Manage Bill Payees", you can add or delete bill payees. Or, you can stop by any one of our retail locations stop by any one of our retail branch locations with a copy of the bill(s) you'd like set up and one of our friendly sales staff will set you up for easy payment through MDO or by telephone.

"Scheduled Payments" identify and provide details for all the post-dated payments or recurring payments you have set up that you can manage.

"Stop Cheques" allows you to place a stop payment on cheques.

Under "CRA Payments", Business Members can conveniently process the identified Canada Revenue Agency filing and payments online.

"Recurring Bills" allows you to set up the same amount to be paid on a bill using the frequency you wish.

Transfers

Under this menu, you can conveniently transfer funds between your various products, immediately or future dated, one time or on a recurring basis. This is a great way to manage payments towards your CU LINE Personal Line of Credit or to build a little nest-egg into a designated savings account when you have funds available!

You can transfer to and from your Canadian and U.S. fund accounts.

For our members who operate multiple member folios or who operate multiple folios within the same household, you can request to set up the ability to do a Transfer To Another Member Number.

Through a pre-authorized arrangement, this allows you to transfer funds from a specific product in your member folio to a specific product in another member folio number.

This is an excellent way for parents to set up a one-time or recurring transfer from their folio to their child's savings account in the child's folio. Please ask our sales staff for details on how to set up a Transfer To Another Member Number.

For Payments and Transfers, the account you select to pay or transfer from will show your Available Balance, reflecting any authorized overdrafts, lines of credit or holds on the balance.

"Schedule Transfers" allows you to manage any future dated or recurring transfers you have set up.

Rates

This allows you to calculate the cost of foreign currency.

My Profile

"Change Personal Access Code (PAC)" allows you to change your assigned 4-digit Personal Access Code (PAC), anytime, at your convenience.

Under "Rename Account", you can change the name of an account to a name that is meaningful to you, such as "My Vacation Account".

Moving? With "Change Address", you can quickly inform the credit union of your new address.

Under "Order Cheques"" you can conveniently re-order personalized cheques.

These latter two pages feature encrypted emails for added security.

Along the way, when you select any of the MDO functions, you'll be provided with information on the screen to prompt you or assist you with the process.

What equipment do I need to access MemberDirect® Online Services?
To use MemberDirect® INTERNET Home Banking, all you need is a modern web browser* and an Internet connection. * Internet Explorer 5.0 or newer, Mozilla 1.0 or newer, Safari 1.0 or newer, Firebird 0.8 or newer, FireFox 0.8 or newer.

How secure is MemberDirect® Online Services?
MemberDirect® Online Services (MDO) is secure. Encryption is used to ensure that your personal information will not be accessed by an unauthorized party. Data sent from your PC is encrypted, scrambling the information into a format that can be safely transmitted over the INTERNET. Once the data has been encrypted, it cannot be read until it reaches us and is decrypted, using an encryption key.
MDO requires 128-bit encryption, which is the highest publicly available standard.

If you do not have the minimum 128-bit encryption on your browser software, you will not be able to access MDO and your system will generate a warning message.

To assist you in downloading the required browser software, we have provided these links and instructions.

We encourage you to click on the SECURITY INFO on the MDO Log-On page for additional information on this important topic or call us at 519-974-3100 during regular business hours.

When you want to log on to MDO, just click on "ONLINE BANKING" at the top bar menu, at any time.

Downloading Browser Software Instructions
To download Internet Explorer click here, and follow the instructions on the Microsoft website. To download Mozilla FireFox, click here, and follow the instructions provided.

What doesMemberDirect® Online Services cost?
There are no fees for our personal members who operate our Free Chequing or Headstart chequing accounts.

For other accounts, there is a flat monthly fee assessed at month-end and a fee of $1.00 at the time of the transaction for bill payments processed on MemberDirect® Online Services.

What accounts can I access on MemberDirect® Online Services? All of your accounts with WFCU under your account number can be accessed using MemberDirect® Online Services. This includes your savings, chequing, CU LINE line of credit, personal loans, mortgages, term deposits, RRSPs and RRIF investments.

How many transactions will I see per account?
You can view your activity for a specific account or for all accounts for a given period for up to 12 months.

Who do I contact if I have a question about the transactions I performed on MemberDirect® Online Services?
During regular business hours, please call 519-974-3100.

I forgot my personal access code or the system has reported that I have unsuccessfully attempted to access my account three times. What should I do?
For your protection, when you key in your Personal Access Code incorrectly three times, MemberDirect® Online Services will inform you your transaction could not be processed. Your Personal Access Code will have to be re-activated. To do this, please visit any one of our retail branch locations or call 519-974-3100.

If you forget your personal access code at any time, again please visit any one of our retail branch locations or call 519-974-3100.

Questions about statement download to Quicken or Money.
Which version do I need?

- QuickenTM 2000 and Money™ 2000 (or later) versions are fully supported for both Windows and MAC operating systems.
- QuickenTM 99 and Money™ 99 will work for Windows users, but require update patches to download properly. You can use these links to update your software:
  - For QuickenTM 99: http://www.intuit.com/support/quicken/updates/index.html
  - For MoneyTM 99: http://www.microsoft.com/downloads/search.asp

How do I set up QuickenTM or Money™ to accept downloads?
It's easy! Just follow these step-by-step procedures…

- Before you can start using the download feature, you will need to install QuickenTM or MoneyTM
- If you already have installed QuickenTM or MoneyTM , you're ready to download;
- From the Windsor Family Credit Union's web site - www.windsorfamily.com;
- Click on Online Banking or the MemberDirect® Online Services link;
- Log in. On the MAIN MENU page, under ACCOUNTS, click on ACCOUNT ACTIVITY";
- Select the account you want to download;
- Select the start and end dates;
- Select ACCOUNT ACTIVITY FILTER;
- Under ACTIVITY FORMAT choose Download to QuickenTM or Download to MoneyTM ;
- Select TRANSACTION ORDER;
- Click on SUBMIT;
- Once you do this, the download will start QuickenTM or MoneyTM for you and set up the appropriate associations for you.

What happens when I download?
Here's what happens:

- MemberDirect® Online Services copies the file containing your statement details to your computer. Your installed QuickenTM or MoneyTM software will open.
- Financial Institution information will be updated. In QuickenTM, you will see a progress bar. In MoneyTM , there is no progress bar.
- The first time you download, you will be asked to either select an existing account for these transactions or to create a new account.
- You will then have an opportunity to compare the downloaded transactions to your "Register" and accept transactions.
- Note that you may have to enter a "Category" for transactions.
- MoneyTM and QuickenTM will also attempt to match scheduled transactions.

Suggestions for Testing the QuickenTM or MoneyTM download feature.

- Prior to any download, ensure that you have created a backup of your data file, preferably to diskette or a separate drive from your current file location.
- You may feel more comfortable creating a test account in QuickenTM or MoneyTM and download to this test account first. Get a feel for how the transactions look as they are downloaded. When you are ready to download to your existing account, disable the online access information for the test account (or delete the account).
- Start your download from WFCU's MemberDirect® Online Services (MDO) web site. After you log in, select Statements, click on Selected Account, select the account to download, click on Start and End dates, click on Download to QuickenTM or MoneyTM and click on Get Statement.

When I try to download to QuickenTM , the download stops, with an error message that QuickenTM cannot determine information for my financial institution.

- Check to see that your account is set to Canadian funds. Do you see the - "C$" beside the balance in your account list?
- You can double-check by going to the Finance, Currency List -"Canadian" should be selected as your - Home currency. You cannot change this option.
- Check to ensure that you have installed the Canadian version of QuickenTM .
- It's very easy to miss this option on the install the defaults on the Express setup are to install the U.S. version. If you install the U.S. version in error, you will need to uninstall and then reinstall QuickenTM , indicating the Canadian version. During the installation process, there is a screen to select Canadian or U.S. edition. Look for this option and ensure that you select the Canadian version.
- Before you modify your installation, make a backup of your data files Select File, Backup or File, Export, or both!

How do I check to ensure I have installed the Canadian version of QuickenTM or MoneyTM ?

- For QuickenTM : From the main menu, select Help, About QuickenTM . Check to see that Canadian Edition appears at the top of the dialog box. The version installed is determined during installation setup. During the installation, when choosing the Type of Installation, ensure that the Canadian version button is checked.
- For MoneyTM :   MoneyTM uses your Windows Regional Setting to determine country specific settings. You can check your computers settings from the Startmenu, Control Panel, Regional Settings dialog box. Also check your accounts from the main menu Tools, Options menu, Currency tab – ensure the Canadian dollar show as your BASE.

Can I download statements for my U.S. Chequing-Saving account?

QuickenTM and MoneyTM both accept downloads for Canadian and U.S. currencies. When creating the U.S. account, ensure that you select U.S. currency.

- With QuickenTM , you can allow Quicken to create the account for you and QuickenTM will detect the currency.
- With MoneyTM, if you allow MoneyTM to create the new account as part of the download process, you will have to select the currency.