Gulf Winds®
FEDERAL CREDIT UNION

Online Banking | Resource Guide

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Welcome

We work hard to provide our members with the financial tools they need to achieve the goals in life that matter. One of those important tools is Online Banking.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet or smart phone, it looks and functions the same across all devices. It is full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the anytime, anywhere convenience of Online Banking with Gulf Winds.

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By following our tips, Online Banking at Gulf Winds can be a safe and efficient method for handling your banking needs.

User Identification and Password
Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other personally identifiable choices.

Secure Sockets Layer Encryption
We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and Gulf Winds, making it difficult for anyone to access your account information.

Secure Access Code
You need a secure access code each time you login to our Online Banking system from a new device. It is delivered to you via email, phone call, or SMS text message. You can opt to have your device registered so that you do not have to complete the Secure Access Code process in the future unless you access Gulf Winds's Online Banking system from a different device. If you delete the security certificate or "cookie" that activates your computer for later use, you will need another secure access code.

Browser Registration
In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

Online Banking Safety Tips:

> Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.

> Memorize your passwords.

> Exit your Gulf Winds Online Banking session when finished.

> Do not leave your computer unattended when logged in to Online Banking.

> Do not use public computers or unsecured WiFi when accessing .

> If you receive an error when logged into your account, report the error to a member service representative at 1.800.650.6328.

Gulf Winds will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from Gulf Winds, please report the incident to a member service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

Fraud Prevention Tips:

> Do not open email attachments or click on a link from unsolicited sources.

> Avoid completing email forms or messages that ask for personal or financial information.

> Do not trust an email asking you to use a link for verification of login or account details.

> Monitor your account transactions for unauthorized use.

> Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.

> Contact the sender by phone if you are suspicious of an email attachment.

1. Type GoGulfWinds.com into the address bar on your browser.

2. Go to the **Online Banking Login** box on the Home Page, click **Register**.

3. This opens the Online Banking new enrollment account verification screen. Enter all the required information. It will be verified by comparing it to the current contact information in our system. When finished, click **Continue**. If you need to update your contact information, please call us during our business hours at 1.800.650.6328.

4. A Congratulations window will appear letting you know you have successfully enrolled in Online Banking. Click the **Go To Login** button to continue to your Online Banking profile.

5. You will be directed to a page where you will select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable Gulf Winds to reach you immediately with your one-time Secure Access Code.

6. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.

7. Once your access code has been accepted, you will be prompted to set up your password. The password must be at least 5 characters in length, no more than 15 and contain a minimum of one number. After creating and verifying your selected password, click **Submit**.

8. Review the Online Access and Agreement Disclosure Statement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.

   You will be asked if you would like to register your device. If you register your device, you will not have to generate a new secure access code when you use that device in the future.

9. Review your member profile information, update if necessary and click S**ubmit Profile**.

10. Congratulations! You are now logged in to Online Banking with Gulf Winds.

1. Type GoGulfWinds.com into the address bar on your browser and enter your current User ID and click **Sign In**. If you have forgotten your Login ID, please contact us at 1.800.650.6328.

2. Type in your current password and click **Login**.

3. You will be directed to a page displaying the contact information on file for your account. Select your preferred contact method that will enable Gulf Winds to reach you immediately with your Secure Access Code. Choose either phone, text message, or email. If you need to update your contact information in order to receive the access code, please call us during business hours.

4. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 15 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select **"I already have a Secure Access Code"**.

5. You will then be prompted to re-enter or change your password. You would need to change your password if it doesn't meet the required criteria for our new Online Banking Service. When finished, click **Submit**.

6. Review your member profile information, update if necessary and click **Submit Profile**.

7. You are now presented with a copy of the Online Access Agreement and Disclosure Statement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.

8. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.

9. You will then be logged in to Online Banking with Gulf Winds.

Once you have enrolled as a New User, and logged into Online Banking at least once, follow these steps for subsequent logins.
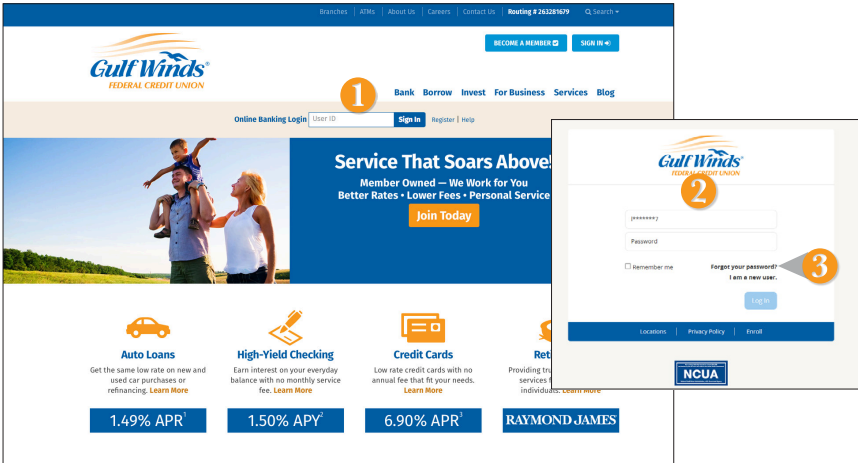
1. From our website's Online Banking login box, enter your **Login ID** and then click **Sign In**.

2. On the next page, enter your **Login ID** and **Password** and click **Log In.**

3. Forget your password? Simply click **"Forgot your password?"** and select where you would like to receive your secure access code, then follow the instructions to reestablish a password.

What is a secure access code?

You need a secure access code each time you login to our Online Banking system from a new device. It is delivered to you via email, phone call, or SMS text message. You can opt to have your device registered so that you do not have to complete the Secure Access Code process in the future unless you access Gulf Winds's Online Banking system from a different device. If you delete the security certificate or "cookie" that activates your computer for later use, you will need another secure access code.

Should I register my device?

if this device is a "private" device where you have exclusive access, you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device where other people could have access to the same computer, for example, at a public library.

Logging Off

As a secure practice, you should log off your Online Banking session with Gulf Winds before you close out of your Online Banking session, or anytime you walk away from your computer. For additional security, Gulf Winds will log you out automatically due to inactivity or when your online session reaches the maximum time limit.

The Home Screen will give you an overview of all of your accounts at Gulf Winds displayed in a comprehensive list with available balances conveniently in one place.

To View an Overview of Your Accounts:
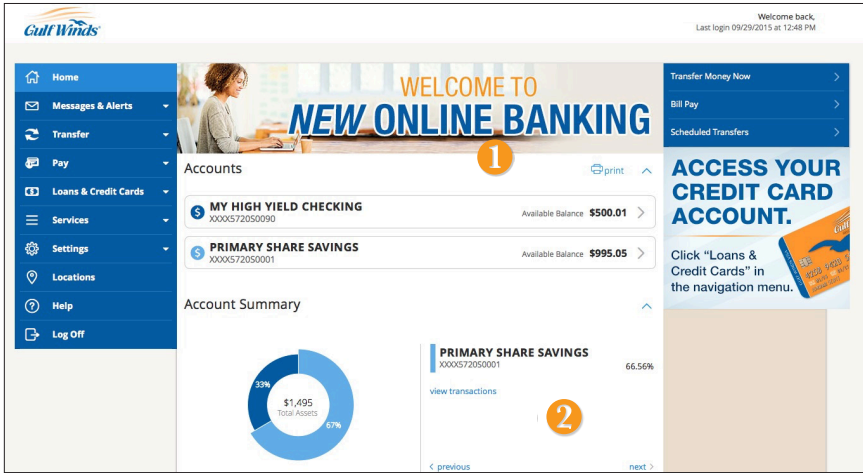
1. For account transaction history, click the **Account Name** to view the **Account Details** screen. View details or a check image by clicking **>** next to the account.

2. You can scroll through the account summaries by clicking **Next** or **Previous** at the bottom of the summary box.

3. Need an action done in a hurry? In the top right corner, you will notice options for easy access tools. These **Quick Action** options allow you to swiftly: transfer money and view scheduled transfers.
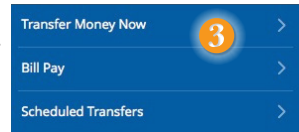
Messages & Alerts

Our message center allows you to communicate securely with your credit union. Messages can be saved by topic for easy reference. Check here for your alerts, replies to your inquiries and credit union communications.

To View Messages:
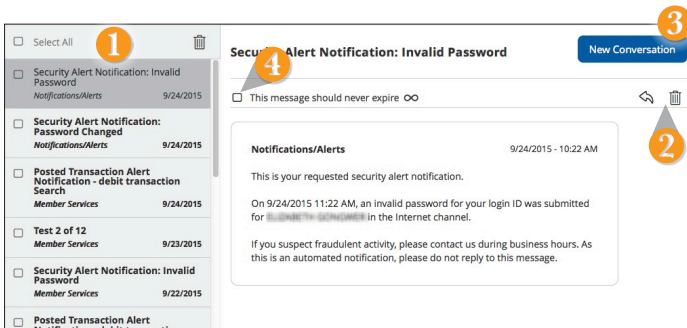
Click on the **Messages & Alerts > Secure Messages** tab.

1. Messages are displayed at the left side of the screen. Click the message that you would like to read.

2. Delete 🗑 or reply ↩ to a message in the upper right corner of the message.

3. Create a new message by selecting **New Conversation**.

4. Messages automatically expire after a certain period of time has passed. A message can be saved indefinitely by selecting this box.

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert as well as the delivery option to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have chosen.

To Edit Security Alert Delivery Preferences:

You can edit specific Date, Account, History, Transaction, and Security alert preferences.

Delivery Preferences include:
- Secure Message within Online Banking
- Email
- Phone Call
- SMS Text Message

To Set Up Alerts:

Click on the **Messages & Alerts > Alerts** tab.

1. To create a new alert, click the **New Alert** drop-down button. Choose the kind of alert that you wish to create from the dropdown and enter the information. Click **Save**.

2. To view the alerts for each category, click the ∨ to the left of the category header.

3. You can easily toggle an alert **On/Off** without deleting the alert by clicking the toggle button.

4. To view or change details of an already existing alert, choose the **Edit** link on the right end of the alert box. You can change alert details by clicking the categories on the left. Be sure to click **Save** after you change any alert details.

Security Alerts allow you to enable specific alerts to keep you informed of changes to your account and online profile. Alerts can be delivered via Secure Message within Online Banking, email, SMS text message and phone call.

To Edit Security Alerts and Delivery Preferences:

Click on the **Messages & Alerts > Alerts** tab, Click on the ∨ Next to **Security Alerts**.

1. To activate an alert, click the **On/Off** button that corresponds with the appropriate alert.

2. To edit delivery preferences, click the **Edit Delivery Preferences** link at the top.

3. Enter the contact information for your preferred delivery method.

4. Click **Save** when finished.

Transactions

Need to see recent and pending transactions for an account. Simply click on the account for which you would like more information. The top of this new screen shows an overview; the bottom shows transactions.

To View Account Details:

1. You can organize your transactions view by date, description or transaction amount by clicking the column header.

2. If you click on the description of a specific transaction, you can then print or **Ask about Transaction** where you can compose a secure message.

3. If you choose to **Show Filters**, you will be able to sort out particular transactions to view, export or print.

4. Once you've made your selections, click **Apply Filters**.

5. You can then choose to click **Print**.

6. You could **Export** your filtered selection to then save on your computer or device.

The Online Activity tab shows only your Online Banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether single or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

To View Unprocessed Transactions:

Click on the **Online Activity** tab.

1. You can choose to view **Single Transactions**, or **Recurring Transactions** by clicking on the appropriate tab.

2. Click the ∨ next to the transaction to view more details.

3. Click **Show Filters** for additional search options.

4. Click **Apply Filters** when you are satisfied with your filter criteria.

5. Select **Actions** to perform additional functions like to **Copy** a transaction or choose **Inquire** to send a secure message to Gulf Winds.

Online Banking enables you to transfer funds between your own Gulf Winds accounts quickly and easily.

To Transfer Funds:

Click on the **Transfer > To My Accounts** tab.

1. Select the accounts that you wish to transfer funds **From** and **To** using the dropdown menus.

2. Enter the dollar amount and date to process the transaction.

3. (optional) If you wish to setup a recurring transaction, click the checkbox **Make this a recurring transaction**. New input fields will appear and you will need to specify the frequency and date range for this transaction. You can choose to make this transaction **Repeat Forever** by checking the box under frequency.

4. When completed entering the needed information, select **Transfer Funds**.

5. If successful, a screen with an overview of your transaction will appear. All funds transfers will appear in the **Activity Center** whether immediate or future dated. You can view them at this time or click **Close** and review at your convenience.

Note

You can view or cancel unprocessed transfers by accessing the Recurring Transfer tab within the Activity Center.

With the Member to Member Transfer feature, you can send money to any Online Banking user at Gulf Winds. You can also conveniently link this account to your Online Banking for deposit purposes only. You can also conveniently link this account to your Online Banking for deposit purposes only with their Online Banking and the last four digits of their account number.

To Send Money to OtherMember:

Transfer To A Member
You can choose to make a single transfer to another member or link another member's account (for deposit purposes only) if you plan to make more than one transfer to the other member. If you need to create a recurring or future-dated transfer, linking the account is also required. When you select the option to link the other member's account to your login, it will place that account number in the drop-down menu in the funds-transfer option.

One-Time Transfer   Link Account/Multiple Transfers **1**

Transfer To A Member
Make a one-time transfer to another members account.

Enter Your Account Information **2**
FROM ACCOUNT *
xxxx-xxxxxxxxx : $25.27
AMOUNT *   DESCRIPTION
0.00

Enter Recipient Member Account Information
Note – Examples of common Share and Loan IDs include Savings (0001, 0002), Checking (0090, 0091) and Loans (0100, 0400). Share and Loan IDs can be located on the account statement or on the overview screen within Online Banking. When looking at the overview screen, the Share or Loan ID will be listed after the account number. For example, the Share ID for account number xxxx484850001 would be 0001. **3**

TO ACCOUNT NUMBER *   TO SHARE ID/LOAN ID *

ACCOUNT TYPE *   FIRST THREE OF LAST NAME (OR BUSINESS) *
Checking

* - Indicates required field   Back Submit **4**

Transfer To A Member - Link An Account
Enter the account information below for a member to whom you wish to transfers funds or would like to establish a recurring transfer. Once added, this account will appear as a funds-transfer option in the "Transfer Funds" menu.
Note – Examples of common Share and Loan IDs include Savings (0001, 0002), Checking (0090, 0091) and Loans (0100, 0400). Share and Loan IDs can be located on the account statement or on the overview screen within Online Banking. When looking at the overview screen, the Share or Loan ID will be listed after the account number. For example, the Share ID for account number xxxx484850001 would be 0001.
TO ACCOUNT NUMBER *   TO SHARE/LOAN ID *

ACCOUNT TYPE *   FIRST THREE OF LAST NAME (OR BUSINESS) *
Checking

* - Indicates required field   Back Submit **5**

Click on the **Transfer > To Other Members** tab.

1. Choose whether you will be making a Single Transfer or whether you would like to link another account for future use.

2. For a **Single Transfer**, use the drop down to choose the account you wish to withdraw funds from and then enter the amount you would like to transfer. If you wish to include a description to go with your transfer, do so in the provided box.

3. Enter the information for the person you wish to receive the funds.

4. Click **Submit**.

5. Click **Link Account** at the first window; this information will be used in Funds Transfer and will reflect as a "transfer to" option in your drop down list.

In order to transfer funds to an account outside Gulf Winds, you must first enroll the new external account. This will ensure the ability to make fund transfers to the outside account by integrating it into one, simple location.

To Add an External Account:

Click on the **Add External Account** tab.

1. Enter the **Account Number** and the financial institution's Routing Number in the spaces provided. These numbers can be located towards the bottom of a paper check.

2. From the drop-down menu, choose the **Account Type**.

3. Click **Continue**. You should then receive micro deposits in the external account to show the process has been initialized. Once you see that you have received these deposits, go to **Verify External Account** to enter the amounts and activate your external account.

Once you have made a request to add an external account, check the history of that account and locate the two small "micro" deposits that have been made. You will then be asked to provide those amounts to verify the ability to make transfers and to prove ownership of the outside account.

To Verify an External Account:

Click on the **Verify an External Accounts** tab.

1. To begin verifying the micro deposit amounts of your external account request, click **Submit**. You will be directed to a new window.

2. **Select the Account** you would like to verify.

3. Enter the amounts of the micro deposits.

4. Click **Submit**.

What is more reassuring than being in control of your finances? Staying in control of your bills!

Online bill payment with Gulf Winds allows you to stay on top of your monthly finances with the utmost ease and turn-key efficiency whether you are accessing your account from a computer or a smart device. Free yourself from the hassle of writing checks and the clutter that comes with traditional means of paying bills. Having your bills linked to your Gulf Winds account is a quick and easy alternative to paying your bills online at the sites of each individual biller.

The first time that you click the My Bills tab, you will be asked to choose an account to use within Bill Pay and to accept the terms and conditions.

New Bill Pay Features:
You can now choose how you view your Bill Pay interface - Grid or List view.

Bill Pay — Grid View

SEARCH PAYEES   Advanced ▾   Grid   List

Gulf Power
No Scheduled Payments

Sunshine Electric
No Scheduled Payments

See payment history ✎

Bill Pay — List View

SEARCH PAYEES   Advanced ▾   Grid   List

Name ▲	Last Payment ▾	Scheduled Payment ▾	Status ▾
Gulf Power			No Scheduled Payments ✎
Sunshine Electric			No Scheduled Payments ✎

Getting Started with Advanced Bill Payment:
Click on the **Bill Pay** tab to begin managing your bills online. Click the Advanced dropdown to view your payees, pending payments and bill history regarding your online account with Gulf Winds.

Bill Pay

SEARCH PAYEES   Advanced ▾   Grid   List

Gulf Power
No Scheduled Payments

Add A Payee
Visit Bill Pay Site

See payment history ✎

The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like a utility company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis.

To Create a Payee:

From the **My Bills** tab, click the dropdown and choose **Add a Payee**.

1. Fill out the required information regarding the payee, then click **Save**.

2. You will get a confirmation screen that your payee has now been created and added to your payee list.

Bill Pay   Make a Manual Payment

Once you set up your payees, it's easy to pay your bills quickly. When you click on the Bill Pay tab you will see all of the existing payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

To Make a Payment:
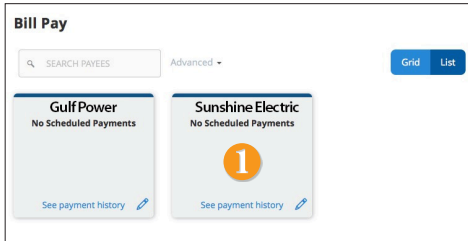
Click on the **My Bills** tab.

1. Select the payee that you would like to pay.

2. Click the account from which you would like to send a payment.

3. Enter the amount of payment and the delivery method, click **Save**.

4. Choose the date to complete the transaction.

5. After you have verified the information, click **Send Payment**.

6. You will get a confirmation screen that your payment has been scheduled, click **Close**.
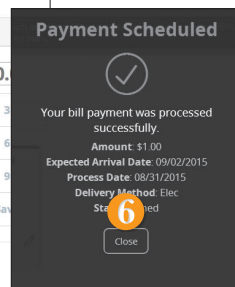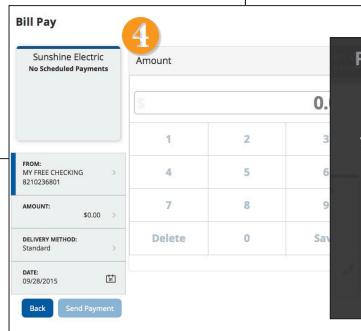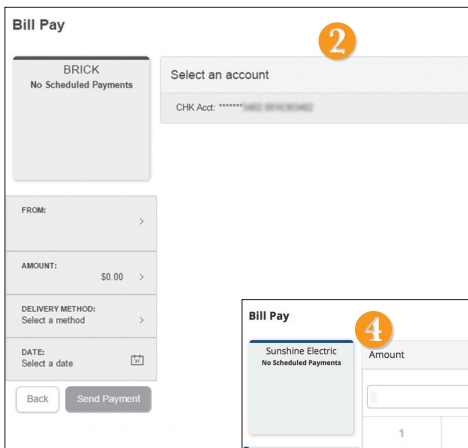
Here you can quickly pay bills by searching payees by name, last payment date, scheduled payment or status.

To Search Your Bill Pay History:
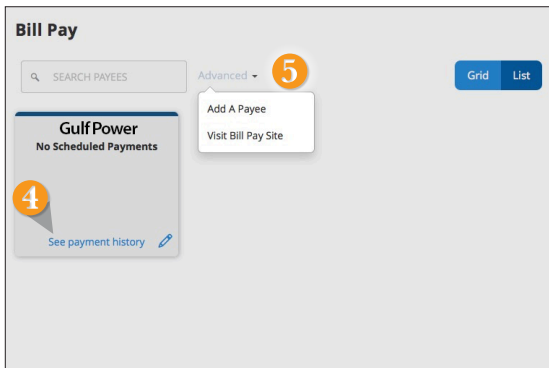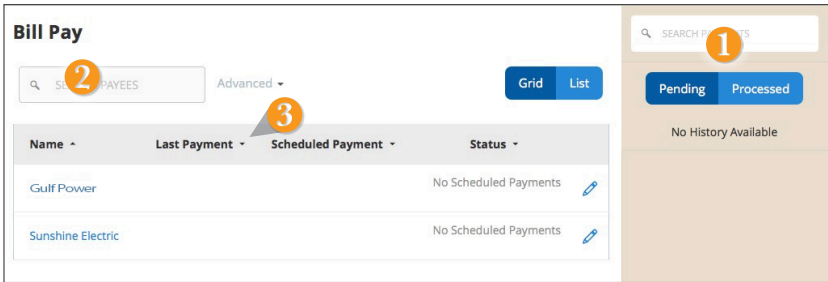
Click on the **My Bills** tab.

1. You can view **Pending** or **Processed** transactions on the right side panel.

2. In any view, you can search your previous **Payees** using the **Search** bar.

3. **In List view**, you can sort by headers. Simply click the arrow next to the desired category.

4. **In Grid view**, to see payment history for a specific Payee, select **See Payment History** on the bottom of the grid of the chosen Payee.

5. To access additional screens, click the **Advanced** drop-down, and then **Visit Bill Pay Site**.

Below are the steps to cancel a pending bill pay- You can use the Bill Pay page to cancel a pending bill payment that you created.

To Cancel a Pending Transaction:
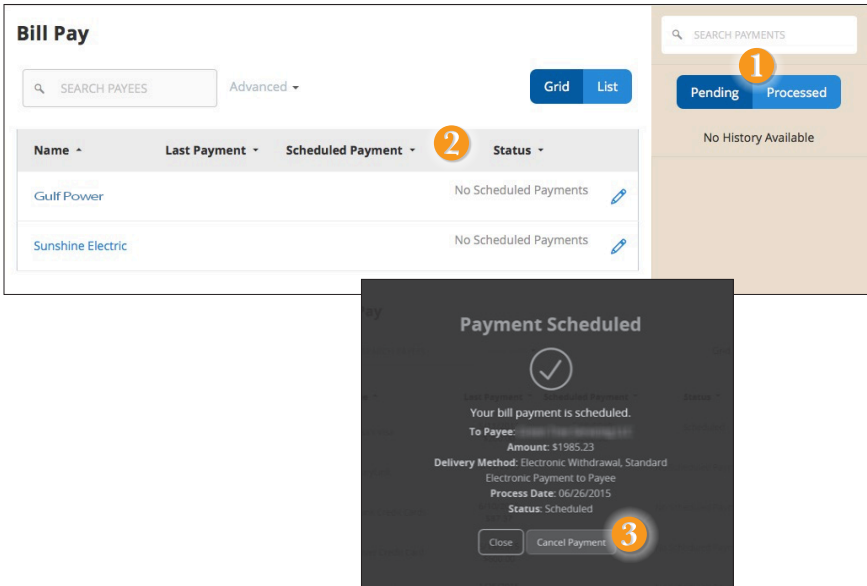
To Cancel a Bill Payment:

1. In the navigation menu, click or tap **Pay > My Bills.** The Bill Pay page appears.

2. The right sidebar lists all of the pending and processed bill payments. Click or tap **Pending** to view the pending bill payments.

3. In the list of pending bill payments, click or tap the pending bill payment that you want to cancel. A message appears with the status of the bill payment.

4. Click or tap **Cancel Payment**. When the payment has been canceled successfully, a message appears.

5. Click or tap **Close**.

What is more reassuring than being in control of your finances?
Staying in control of your bills!

Online Bill Pay with Gulf Winds allows you to stay on top of your monthly finances with the utmost ease and turn-key efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. This is a quick and easy alternative to paying your bills online at the sites of each individual company.

The first time that you click the My Bills tab, you will be asked to choose an account to use within Bill Pay and to accept the terms and conditions.

Click on the **My Bills** tab to begin managing your bills online. Here you will be able to view your payees, pending payments and bill history among other information regarding your online account with Gulf Winds.

Click on the **My Bills** tab.

1. Click the **Payments** tab.

2. Pending transactions can be viewed in the right side panel under **Pending**. Click **view more** for more details or by clicking **view** next to a specific trasnaction.

3. A Histroy of transactions can be viewed in the right side panel under **History**. Click **view more** for more details or by clicking **view** next to a specific trasnaction.

4. You can filter your future payments by category if you wish.

5. Payees can be easily searched in the Search bar.

6. Secure messages can be sent or viewed by clicking **Messages**.

The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis, such as a loan.

Click on the **My Bills** tab.

1. Click on the **Payments** tab.

2. Then click the **Add a Payee** button. In the drop-down list, click the type of Payee that you would like to create.

3. A new window will pop up. Select whether the payee is a company, individual or a bank or credit union, then click **Next**.

4. Fill out the required information regarding the payee, then click **Next**.

5. Enter the mailing information for your payee and click **Next**. Your payee has now been created and added to your payee list.

Advanced Bill Pay Features

Once you set up your payees, it's easy to pay your bills quickly. When you click on the Payments tab you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

Click on the **My Bills** tab.

1. Click on the **Payments** tab.

2. You will see a list of billers and the most recent payment made to them as well as future due dates. Use the **Pay from** dropdown to choose the account from which you would like to pay each bill.

2. In the **Amount** column, enter any payments that you wish to make.

3. Enter the desired **Payment date** in the next column; be sure to use the convenient calendar feature.

4. You can choose to designate some with faster than normal processing by clicking **Rush Delivery** in the **Actions** column. **Fees may apply.**

5. After you have carefully reviewed the payments, click **Submit payments**.

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you time from not entering a payment each time a bill is due.

To Create Recurring Payments:

Click on the **My Bills** tab.

1. Click on the **Payments** tab.

2. Find the payee you wish to set up recurring payments for; click the **Make it Recurring** link.

3. A new window will pop up. Choose the **Pay From** account, along with the **Amount**, **Frequency**, **Payment date** and other payment preferences.

4. Click **Submit** after you confirm the details.

Advanced Bill Pay Features

Even after you have set up a payment, you have the ability to edit or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.

To Edit or Cancel a Payment:

Click on the **My Bills** tab.

1. Click on the **Payments** tab.

2. To edit or cancel a payment, click on the payee.

3. A new window will appear revealing the recent activity for the payee. Click the **Edit** link towards the bottom of the window.

4. Here you can change the setting of your payment, such as the account you are paying from, the amount or payment date. Once you are done editing the payment, click **Submit**.

5. If you wish to delete the payment, click the box next to **I would like to stop this payment**.

Rush Delivery of your Bill Payments is available.

Our Fee Schedule outlines possible fees associated with an expedited transaction.

To Rush Delivery for a Bill Payment:

Click on the **My Bills** tab.

1. To change your delivery of a bill to Rush Delivery, simply click on the link that says **Rush Delivery**.

2. You will choose the amount to pay and the account to pay from.

3. Below you will see options for delivery dates with appropriate charges. Select the necessary date.

4. Click **Next**.

Assign and organize your payees into specific groups called Categories to ensure increased convenience when paying your bills.

To Create Categories:
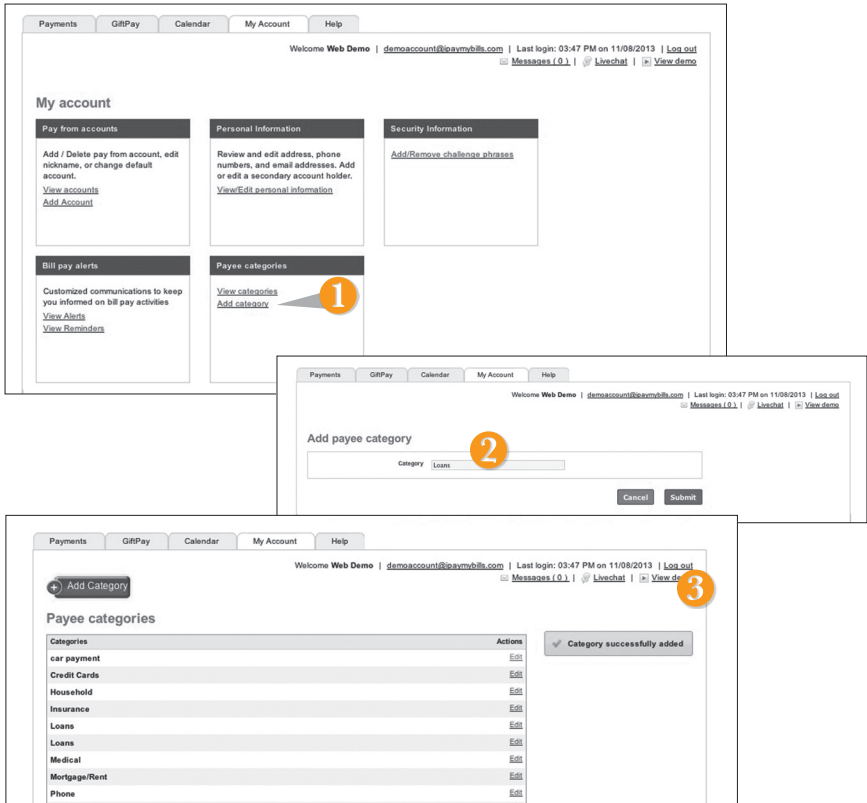
Click on the **My Bills** tab.

1. To add a category, go to the **My Account** tab and click the **Add Category** link.

2. A new window will pop up asking you to name your category. When finished, click **Submit**.

3. You will see on the right hand side of the screen that your category has been successfully added.

View and print bill history and details by entering the appropriate search criteria.

Click on the **My Bills** tab.

1. Click the **Payments** tab.

2. Click **View More** located next to the **History** panel.

3. Narrow down your search using the provided drop-down menus and options; click **Search** to see your results.

4. To print the search results for your records, click **Print**.

With our Mobile App on your Android or iOS device, you can deposit checks into your Gulf Winds Online Banking account by simply snapping a photo of a paper check.

To Deposit a Check via Your Smartphone:

This feature is only available when using our mobile app on your mobile device.

Note

Click on the **Deposit Check** tab.

1. Click the Remote Deposit Tab

2. Choose the account to where you wish to make a deposit.

3. Enter check number and amount, then click save.

4. Click the **Capture Image** button for each side.

5. Verify that all four corners of the check are visible and all elements are legible.

6. Take the image of the backside so that the endorsement is on the left side of the image.

7. Click the **Submit Deposit** button. You should then see a confirmation screen to show that this action is completed.

To View Deposit History on a Mobile Device:
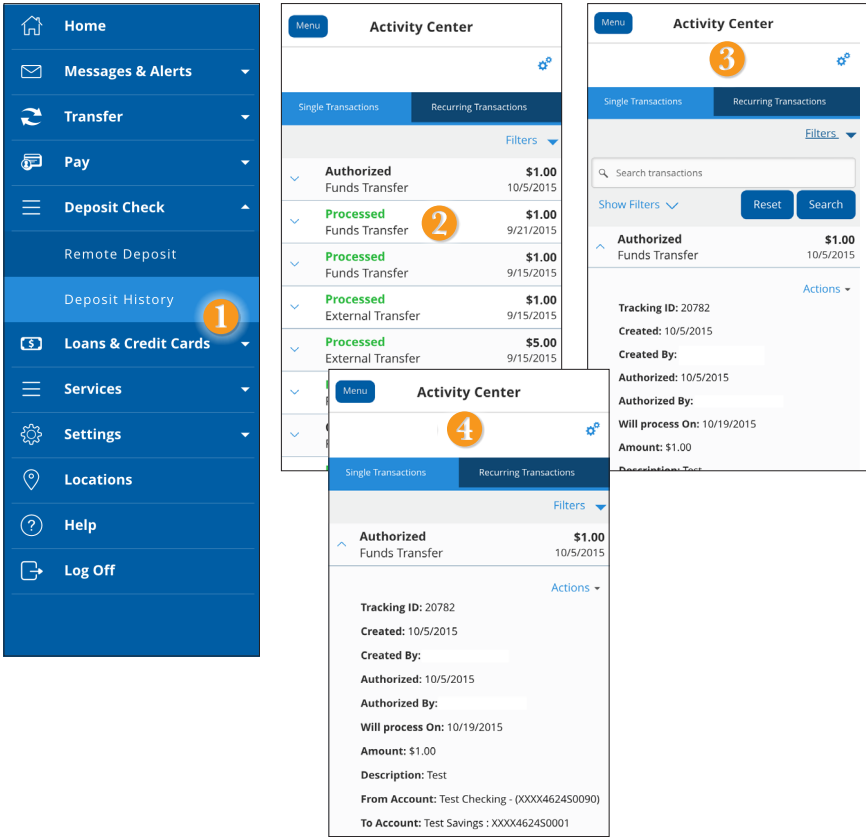
Click on the **Deposit Check** tab.

1. Click on the **Deposit History** tab.

2. The list of transactions will be displayed, click on the desired transaction.

3. There is also an option to use **Filters** to search transaction history.

4. The screen will display all of the information pertaining to transaction.

Using Online Banking with Gulf Winds, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months.

Contact Gulf Winds at 1.800.650.6328 for current fee information.

To Initiate a Stop Payment Request:

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE *	Are you requesting to stop payment on one or multiple checks?
ACCOUNT *	Single Check
	Multiple Checks

* - Indicates required field   Send Request   Back

1

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter the check number
ACCOUNT MY FREE CHECKING *	
CHECK NUMBER *	1 2 3
PAYEE	4 5 6
AMOUNT	7 8 9
DATE	Delete 0 Save
NOTE	

* - Indicates required field   Send Request   Back

2

Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.

2. Select an account, check number, and other requested information.

3. Click **Send Request**.

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter the date of the check
ACCOUNT MY FREE CHECKING *	◄ September ► 2015 ►
	Sun Mon Tue Wed Thu Fri Sat
CHECK NUMBER *	1 2 3 4 5
PAYEE	6 7 8 9 10 11 12
AMOUNT	13 14 15 16 17 18 19
DATE	20 21 22 23 24 25 26
NOTE	27 28 29 30

* - Indicates required field   Send Request   Back

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter a brief note to include with this request
ACCOUNT MY FREE CHECKING *	Description
	Set
CHECK NUMBER *	
PAYEE	
AMOUNT	
DATE	
NOTE	

* - Indicates required field   Send Request   Back

3

Once enrolled in Text Banking, you can check balances, review account history and transfer funds from your Online Banking account using any text enabled device.

To Enroll in Text Banking:

To enroll, click the **Text Enrollment** tab.

1. Turn the **Text Enrollment button** from **OFF** to **ON**.
2. Enter your phone/SMS text number.
3. Read the terms and conditions and check the **Agree to Terms** box.
4. Click **Save** to complete enrollment.

Note

To enable your account to be viewed in Text Banking, visit Account Preferences under the Settings menu.

Text Command Options To 226563 For The Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

Services — Get Your Rewards

Simply use your Gulf Winds Rewards card for all your everyday qualified purchases and earn points! From groceries to fuel to utility bills, your purchases will really pay off.

My Rewards:
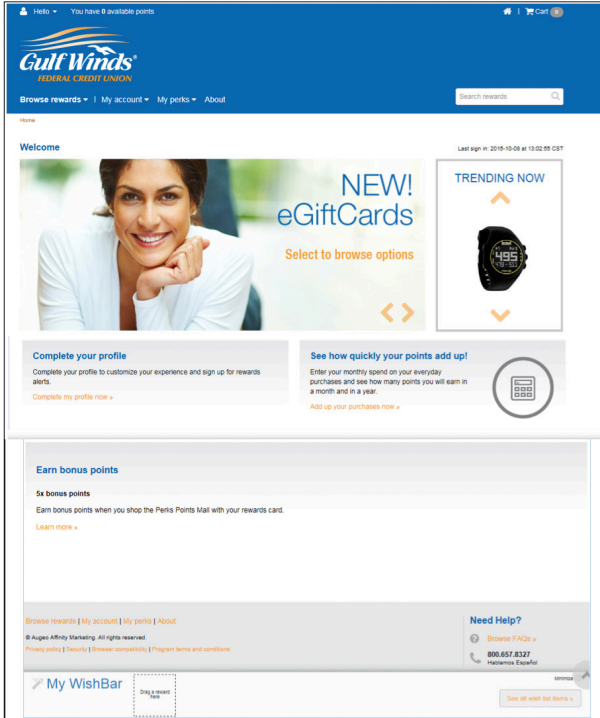
Click on the **Services tab > Get Your Rewards** tab.
From the **Browse Rewards** menu, you can access rewards by type:
From the **My Account** menu, you can access your account information including:

1. Account statement - Includes your points summary and transaction history.

2. Profile - View and edit your communication preferences.

3. Order status - See if your order has shipped.

4. Wish list - Browse the site and add your favorite reward(s) to your wish list. When you've met your point goal, simply add it to your cart.

5. Purchase points - Can't wait to get your reward? Purchase points to get the rewards you want today.

Sub-Accounts consist of Secondary Shares and Holiday Savings accounts. Members are permitted transfers up to six (6) per calendar month of non-demand accounts (accounts other than checking accounts). A member can withdraw from their Secondary Share or Holiday Savings accounts as often as they want. A member can have as many Secondary Shares as they want. These Shares can be named anything the member wants.

To Open a Sub-Account

Click on the **Services > Open a Sub-Account** tab.

1. Using the dropdown menus, Select An Account Type you wish to open.
2. If you would like to make an immediate deposit to your new sub-account choose yes for "Would you like to fund your account"; otherwise choose no.
3. If you are subject to backup withholding choose yes; otherwise choose no.
4. Enter the dollar amount to process the transaction to your new sub-account.
5. Read and check the box next to I Accept the Terms and Conditions.
6. When completed entering the required information, select Continue.

Note

All the funds in a Holiday Savings account is automatically transferred to the member's Savings or Checking on November 1st of each year. The Holiday Savings account remains open to start saving for the next year. A Primary Savings account must be open before a member can open a Sub-Account.

With Online Banking, you can conveniently reorder checks online.

Note

If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

To Reorder Checks:

Click on the **Check Reorder** tab.

1. Choose the account for which you would like checks ordered.

2. You will be redirected to our trusted vendor's website to complete your order.

It is important to maintain current contact information on your account.

To View and Update Your Profile:

Click on the **Profile** Tab.

1. Input new information into the spaces provided that you would like to be changed like name, address, email, and phone.

2. Click **Submit Profile** to save.

In Account Preferences you can change the nickname for each of your accounts with Gulf Winds to help distinguish between accounts.

To Setup or Change Your Account Nicknames:

Click on the **Account Preferences** tab.

1. Customize nicknames for your accounts.

2. When you are happy with your choices, click **Submit**.

In Security Preferences, you can change the different designations that help keep your account secure.

To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

Password

When changing your password, make sure you follow the guidelines for creating a strong password.

Change Password

OLD PASSWORD *

Old Password

NEW PASSWORD *

New Password

CONFIRM NEW PASSWORD *

Confirm New Password

* - Indicates required field

The New Password and Confirm New Password fields must match

Password must be at least 5 characters long.

Password can be no more than 15 characters long.

Password must contain a minimum of 1 numbers.

Change Password

Login ID

Be sure to create a login that you will remember, but that is not too recognizable.

Change Login ID

Type your desired new Login ID in the field below.

NEW LOGIN ID *

New Login ID

Login ID must be at least 8 characters long.

Login ID must be no more than 32 characters long.

* - Indicates required field

Submit

Secure Delivery

Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.

Secure Delivery Contact Information

Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

TEXT

Edit   Delete

PHONE

Edit   Delete

TEXT

Edit   Delete

E-MAIL

Edit   Delete

* - Indicates required field

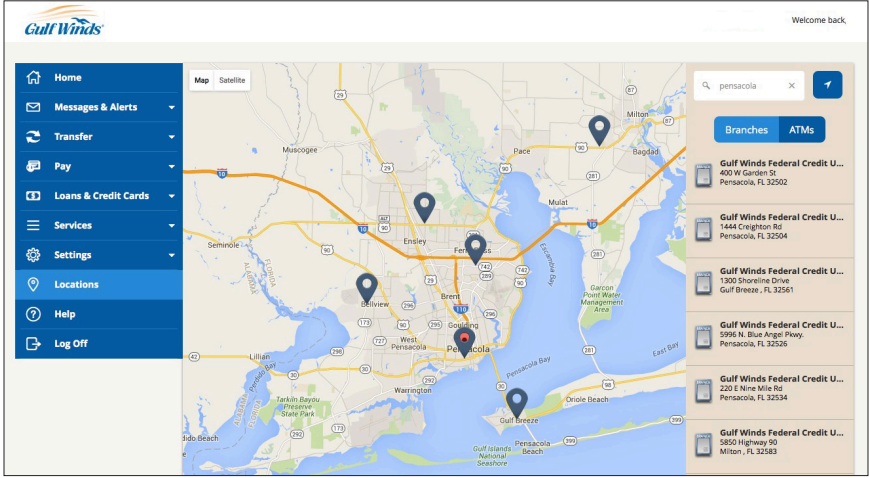New E-mail Address   New Phone Number   New Text Number

In our Themes tab, you can change the way your Online Banking appears. Making this change is as simple as clicking the sample screen that you desire.

To Change Your Theme:

Looking for the branch location or ATM nearest to you? You can click on the appropriate button to locate Gulf Winds's branches and ATMs.

Need Online Banking Help?

Phone: 1.800.650.6328

Contact Center Hours of Operation:
Monday through Friday: 8:00 a.m. - 5:00 p.m. CST
Saturday: 8:30 a.m. - 12:00 p.m. CST

Email: OnlineBankingSupport@gwfcu.org

Download our mobile banking app

Available on the App Store

Get it on Google play

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