



## WELCOME TO ONLINE BANKING AND BILL PAYMENT

Dear Member,

Welcome to the world of **Online Banking and Bill Payment** through UTELCU and **Virtual Branch**, the easiest, safest and most convenient way to get balances and transfer funds and pay bills. To enroll in the service, you will need your unique user ID, which is your Social Security number, and a temporary security code, which are the last four digits of your primary phone number, which was provided by you on the Electronic Funds Transfer application. The first time you use the service (enrollment), you will be asked to create your own security code, security phrase and choose enhanced authentication security questions. You will be asked to select an 8 - 20 digit case-sensitive alphanumeric value for your security code to ensure privacy. You may use special characters, but it is not mandatory. Protect this code and change it often. It is highly recommended that once enrolled, you change your Logon ID to something other than your Social Security number for added security. Your Logon ID, security code, phrase and questions can be accessed and changed by clicking the padlock icon located in the upper right side of the **Virtual Branch** page.

You may access our **Online Banking** via the Internet. The services are accessed from the Utica District Telephone EFCU home page ([www.utelfcu.net](http://www.utelfcu.net)). Click on the **Online Banking** link located in the left margin of the webpage. Please note that **Online Banking** is also referred to as **Virtual Branch**. You will have **90 days** from the date of your application to enroll in this service. Also note that online access to your account and the **Bill Payment** feature will be terminated after **180 days** of non-use.

*Access to the services requires a browser that supports the SSL (Secure Sockets Layer) protocol. Virtual Branch site is best viewed and most secure with the **current versions** of Chrome, Firefox, Internet Explorer or Safari. Other browsers that support SSL, HTML, Java Script and tables may work, but we strongly recommend using one of the browsers mentioned above.*

Merchants and payments may be set up by clicking the PayIT tab. **Online Banking** transactions can be processed immediately or scheduled for a future date. **Scheduled Online Banking and Bill Payment** transactions are processed Monday through Friday, with the exception of federal holidays. Processing begins at 2PM ET each day. Appropriate lead time must be allowed for **Bill Payment** items. You cannot schedule, change or delete a transaction to occur on the day after processing begins.

We want your **Online Banking** experience to be a success in every way, so please contact our member service team at (315) 724-5133 if you have any questions or require assistance.

Sincerely,

*Patrick Gallagher*

Patrick Gallagher  
CEO and Manager