



## WELCOME TO ONLINE BANKING AND BILL PAYMENT

Dear Member,

Welcome to the world of **Online Banking and Bill Payment** through UTELFCU and Virtual Branch, the easiest, safest and most convenient way to get balances, transfer funds and pay your bills. To use 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 home phone number. The first time you use the service, you will be asked to create your own security code. We strongly recommend you select an 8 digit alphanumeric value for your security code to ensure privacy. Protect this code and change it often. It is also highly recommended that once enrolled, you change your Logon ID to something other than your Social Security number for added security. The Logon ID and security code 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** icon. Please note that **Online Banking** is also referred to as **Virtual Branch**.

*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.*

Internet banking transactions can be processed immediately or scheduled for a future date. Scheduled Internet banking transactions and Bill Payment transactions are processed Monday through Friday, with the exception of federal holidays. Processing begins at 2PM ET each day. You cannot schedule, change or delete a transaction or payment to occur on that day once processing begins.

We want your Internet 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