OUR UPCOMING SYSTEM CONVERSION
**DIGITAL SERVICE DETAILS & REMINDERS**

WINSTON-SALEM Credit Union
A Division of Self-Help CU

Dear Valued Member,

The information in this packet is intended to help you make the transition to Self-Help CU's digital (electronic) services. Our transition to Self-Help CU's digital services will be a major feature of the upcoming conversion. Our upcoming system conversion begins on **Friday, October 30, 2026**, and takes effect on **Monday, November 2, 2026**.

**Our changeover to Self-Help CU's digital services** is a key part of our complete adoption of Self-Help CU's policies, procedures, products and services, which is being made possible by our upcoming system conversion.

This is our final announcement to you before the conversion. The announcements that were mailed to you in August and September are posted on the Winston-Salem CU website at mywsfcu.org for your reference.

## DIGITAL SERVICES

### SELF-HELP CU SERVICES & WHERE TO FIND THEM

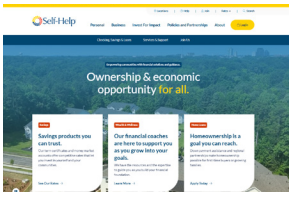
| SERVICE | LOCATION | SERVICE | LOCATION |
|---|---|---|---|
| **Website**<br>**Online banking**<br>**E-statements**<br>**Bill Pay** | self-help.org | **Mobile banking** | App stores |
| | | **Audio banking** | (866) 708-0694 |

## ONLINE BANKING

### HOW TO LOG INTO THE SERVICE

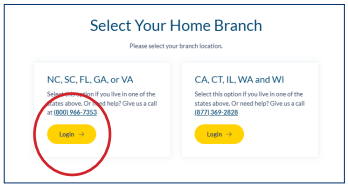
For a smoother online banking login/enrollment experience, please make sure the Credit Union has your current mobile phone number and email address on file before you begin the process.

**A.** Go to self-help.org




**B.** Click on the yellow *Login* button at the top right of the website home page.

**C.** Click on the *Login* button below the NC, SC, FL, GA or VA list of states.

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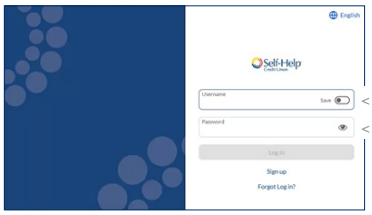
## HOW TO LOG INTO THE SERVICE *(continued)*

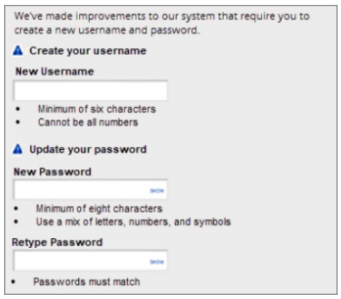
### D.

On or after Monday, November 2, 2026.

#### Existing mywsfcu.org online banking users:

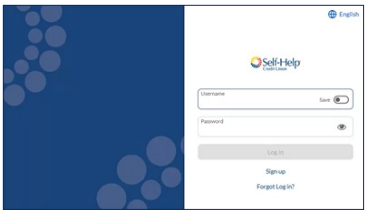
- **Username field.** Enter your current mywsfcu.org online banking **Logon ID**.
- **Password field.** Enter your current mywsfcu.org online banking **Security Code**.
- Click on the *Log in* button.



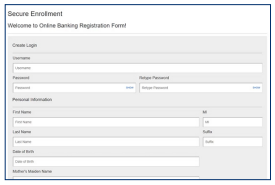

#### New online banking users:

- **Sign up link.**




Click on the *Sign up* text link.

- **Registration form.**



- Fill in all fields of the online form.

  **Use your new 8-digit Self-Help CU member number.**

- Accept the terms & conditions.
- Click on the *Complete Sign Up* button.

- **Verification:**
  - Follow the on-screen instructions.

### FOR YOUR INFORMATION

You may need to change your username in addition to being required to create your permanent password.

The next step in the process **(Enrollment Authentication)** will apply to all Self-Help CU online banking enrollees regardless of which Step D path you are required to take.

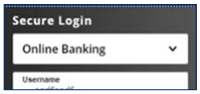
## ONLINE BANKING

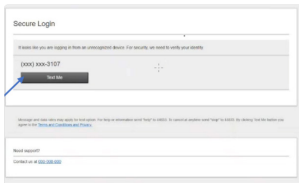
## HOW TO LOG INTO THE SERVICE *(continued)*

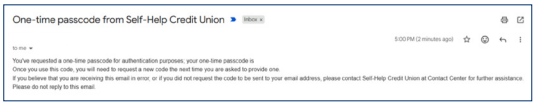
### E. Enrollment Authentication:

*Upon completion of Step D, you will advance to this enrollment authentication process.*

- Follow the on-screen instructions.
- A one-time passcode will be generated and sent to you via text, email or some other verifiable method.
- If your contact information cannot be verified by the system, then you will not receive the passcode, and you may need to call the branch (or Self-Help CU's member service contact center) to complete the enrollment authentication process.




**SHARED LOGIN CREDENTIALS (ONLINE & MOBILE)**
Self-Help CU's online banking and mobile banking platforms utilize the same login credentials. Therefore, the username and password you establish for one platform will also give you access to the other platform.

## MOBILE BANKING

## DOWNLOADING THE SELF-HELP CU MOBILE APP

- Open your device's app store.
- Search for **Self-Help Credit Union**.
- Click on the blue icon to download the Self-Help CU app.

*DO NOT click on the orange Self-Help FCU icon.*

Self-Help CU's mobile banking app features include:

- Mobile Bill Pay
- Mobile check deposit
- Funds transfer
- Account transaction activity alerts
- Branch and ATM locator function

Existing users click *Login*.

New users click *Sign Up*.

When using the Self-Help CU mobile app to access online banking, follow the same instructions as outlined in this packet for online banking access via the Self-Help CU website.

### ABOUT THE WINSTON-SALEM FCU MOBILE BANKING APP:

- The WSFCU mobile app will be deactivated on Friday, October 30, 2026.
- We recommend you delete the WSFCU mobile app from your device after it becomes deactivated.

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## BILL PAY

### ACCESSING THE SERVICE

The Winston-Salem CU Bill Pay service is scheduled to be disabled on Monday, October 26, 2026. All currently scheduled payments will be processed as usual.

You may begin using the Self-Help CU Bill Pay service anytime on or after Monday, November 2, 2026. If you are an existing Bill Pay user, then your current payees and schedules will be transferred to the Self-Help CU Bill Pay platform.

## ZELLE®

### SUSPENDED SERVICE

Starting on Monday, October 26, 2026, this service will no longer be available through the Credit Union.

However, access to the service is expected to be restored through Self-Help CU's online banking platform in 2027.

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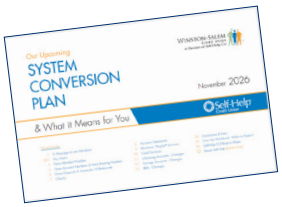
Equal Housing Opportunity.

# REMINDERS & Possible Member Action Items

For more details on all of the information below, you may refer to the previously mailed booklet or visit the SYSTEM CONVERSION NEWS page on the Winston-Salem CU website (mywsfcu.org).




| FRIDAY, OCTOBER 30 | MONDAY, NOVEMBER 2 |
|---|---|
| • Members will no longer have access to Winston-Salem CU's digital services (online banking, mobile banking, e-statements, etc.).<br>• The Winston-Salem CU website will be replaced by the Self-Help CU website.<br>• Winston-Salem CU debit and ATM cards will remain active through the weekend (with a reduction in card transaction limits). | • Begin using Self-Help's website at self-help.org for product information and to access your new online banking site.<br>• Use your new member number to log into Self-Help CU's online banking and mobile banking sites.<br>• Access Bill Pay and e-statements through Self-Help CU's online banking site.<br>• All members may begin to conduct business at any branch of Self-Help CU. If you've been issued a Self-Help CU debit and/or ATM card, then you may start using it at this time. |

**ONLINE BANKING TRANSFER SET-UPS**
Members who wish to use the Self-Help CU online banking platform to make scheduled transfers may establish those transfers anytime after Monday, November 2, 2026. No transfer set-up through the WSFCU online banking platform will be converted to Self-Help CU's online banking platform.

## YOUR NEW MEMBER NUMBER

You must begin using your new 8-digit member number on Monday, November 2, 2026. Please follow the guidance below to construct your new member number.

**HOW TO CONSTRUCT YOUR NEW MEMBER NUMBER:**

- Determine if your Winston-Salem CU member number is a 2-, 3-, 4-, 5-, or 6-digit number.
- Select the template on the right that contains the same number of blanks as the number of digits of your current Winston-Salem CU member number.
- **Fill in the blanks with your current Winston-Salem CU member number to create your new 8-digit member number.**

| | |
|---|---|
| 4 7 0 0 0 0 _ _ | « 2 digits |
| 4 7 0 0 0 _ _ _ | « 3 digits |
| 4 7 0 0 _ _ _ _ | « 4 digits |
| 4 7 0 _ _ _ _ _ | « 5 digits |
| 4 7 _ _ _ _ _ _ | « 6 digits |

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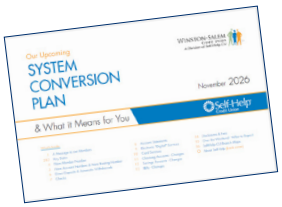
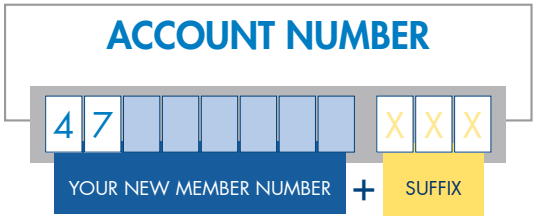



## ACCOUNT NUMBERS

In most cases, Self-Help CU's account numbers consist of the combination of your new 8-digit member number followed by the 3-digit suffix number that represents the account type. Typically, simply referring to your "checking account" or "car loan" will be enough for a member service representative to locate your account record.




**ACCOUNT NUMBER.** The member number + the suffix.

**SUFFIX.** The three-digit number (or combination of numbers and letters) you'll find at the end of any Self-Help CU account number.

## DIRECT DEPOSITS & AUTOMATIC PAYMENTS (ACH)

If you have ACH transactions into or out of your Winston-Salem CU accounts, then on or after Monday, November 2, you will need to update those arrangements with your new account number(s) and the Self-Help CU routing number.

Self-Help CU Routing Number: **253184841**

## BILL PAY

- Update: Access to WSFCU's Bill Pay service will end on Monday, October 26, 2026.
- Member access to Self-Help CU's Bill Pay site begins on Monday, November 2, 2026.
- Members with WSFCU Bill Pay set-ups will have their payees and schedules automatically transferred to the Self-Help CU Bill Pay platform.

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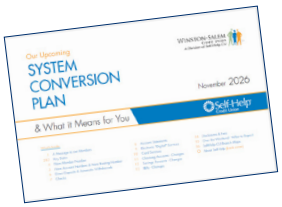


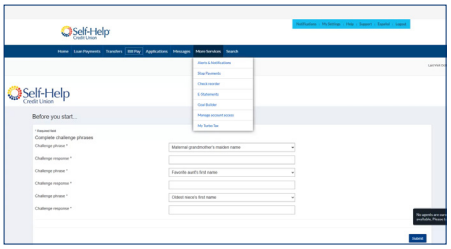

## STATEMENTS

Delivery

- In early November, a printed statement will be mailed to you via the U.S. Postal Service containing all Winston-Salem CU account activity since your last statement.
- This will be your final Winston-Salem CU account statement.
- No e-statements will be issued at that time.
- You will receive the early November statement regardless of whether the typical statement release cycle on the account is monthly or quarterly.
- Future statements will be issued at the appropriate monthly or quarterly interval and will display the Self-Help CU name and account numbers.

E-statements

- Later this year, approximately one year of your Winston-Salem CU account statement history will be available to you through the Self-Help CU e-statement platform.
- Use the Self-Help CU online banking site to access the new e-statement platform on or after Monday, November 2.
- If e-statement enrollment is required, then you will be notified by the Self-Help CU platform upon your first attempt to access the new e-statement platform.
- To keep older e-statements, you will need to manually retrieve and retain those e-statements before access is permanently disabled on Friday, October 30, 2026.




## CARDS

**Debit and ATM Cards**

- All active Winston-Salem CU debit and ATM cards will be replaced with Self-Help CU cards.
- Replacement cards will arrive in the mail in mid- to late October. Only existing cardholders will receive replacement cards.
- Transaction limits will be reduced for all Winston-Salem CU debit and ATM cards beginning on Friday, October 30, 2026.

**NEW PRODUCT**

**CREDIT CARD**
We will begin offering the Self-Help CU credit card. You may apply for a Self-Help CU credit card anytime on or after Monday, November 2, 2026.

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# REMINDERS & Possible Member Action Items

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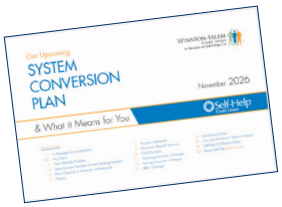


## EXPANDED BRANCH ACCESS

On or after Monday, November 2, all Self-Help CU branches in North Carolina, Georgia, Florida, and Virginia will be available to you for member service. All branch locations are listed on the Self-Help CU website (self-help.org).

## ATM ACCESS

Look for the new Self-Help CU ATM terminal in the drive-up service area of the branch. Start using the new ATM anytime on or after Monday, November 2, 2026.

**NEW SERVICE**

**AUDIO BANKING**

Starting Monday, November 2, use your phone to access your Credit Union account balance information, monitor account transaction activity, request a withdrawal by check, transfer funds, make Credit Union loan payments, and more.

- Dial 866-708-0694 to access the service.
- Enter the primary member's new member number.
- Enter the last four digits of the primary member's SSN, ITIN or EIN - as the PIN.
- Follow the audio commands.

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