

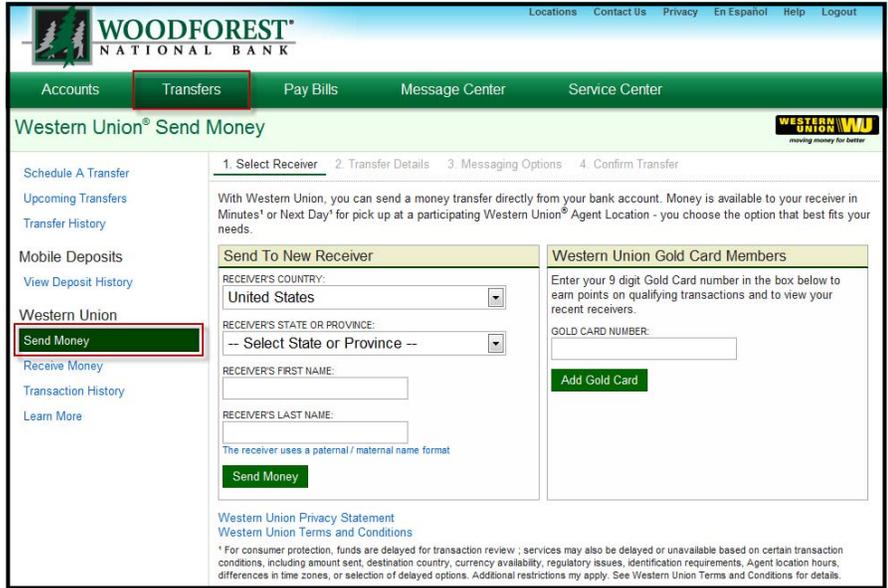
OVERVIEW

You can quickly and easily send and receive money directly to/from your Woodforest account using Western Union® Money Transfer. You must be enrolled in Woodforest Online Services to send or receive funds using Western Union® Money Transfer. You can send money directly from your account to over 200 countries and territories. You must have a valid postal address in the United States that is not a P.O. Box associated with your user account. Funds are available for pick up at any participating Western Union® Agent location worldwide.

To get started log into Woodforest Online Services and go to Western Union from the **Transfers** tab.

SEND MONEY

- Once you have logged into Woodforest Online Services, select the **Transfers** tab, and then select **Send Money** under Western Union. You may also select **Send Money with Western Union** from the I WOULD LIKE TO section on the Online Services page.
- The Select Receiver window displays. If you have made any prior transfers, you will see these displayed in the right column.
- You may view the Western Union Privacy Statement or the Western Union Terms and Conditions by clicking the links at the bottom of the page.



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Western Union® Send Money 

Schedule A Transfer
Upcoming Transfers
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Send Money
Receive Money
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Learn More

1 Select Receiver 2 Transfer Details 3 Messaging Options 4 Confirm Transfer

With Western Union, you can send a money transfer directly from your bank account. Money is available to your receiver in Minutes¹ or Next Day¹ for pick up at a participating Western Union® Agent Location - you choose the option that best fits your needs.

Send To New Receiver

RECEIVER'S COUNTRY:
United States

RECEIVER'S STATE OR PROVINCE:
-- Select State or Province --

RECEIVER'S FIRST NAME:
John

RECEIVER'S LAST NAME:
Smith

The receiver uses a paternal / maternal name format

Send Money

Western Union Privacy Statement
Western Union Terms and Conditions

* For consumer protection, funds are delayed for transaction review ; services may also be delayed or unavailable based on certain transaction conditions, including amount sent, destination country, currency availability, regulatory issues, identification requirements, Agent location hours, differences in time zones, or selection of delayed options. Additional restrictions may apply. See Western Union Terms and Conditions for details.

Western Union Gold Card Members

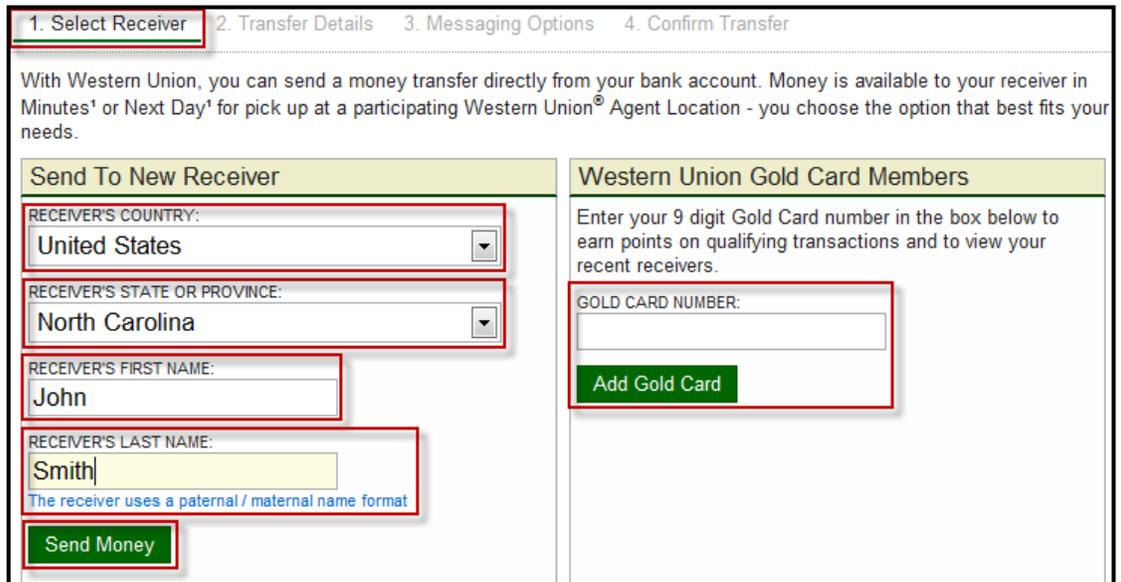
Enter your 9 digit Gold Card number in the box below to earn points on qualifying transactions and to view your recent receivers.

GOLD CARD NUMBER:
[Input Field]

Add Gold Card

Step 1. Select Receiver

- Select the receiver's country and state or province from the drop-down menu.
- Enter the receiver's first name and then the last name.
- If you are a Gold Card member, enter your 9 digit Gold Card number and select **Add Gold Card**.
- Once all information has been entered, select **Send Money**. You will be directed to Step 2 - Transfer Details.



1. Select Receiver 2. Transfer Details 3. Messaging Options 4. Confirm Transfer

With Western Union, you can send a money transfer directly from your bank account. Money is available to your receiver in Minutes¹ or Next Day¹ for pick up at a participating Western Union® Agent Location - you choose the option that best fits your needs.

Send To New Receiver

RECEIVER'S COUNTRY:
United States

RECEIVER'S STATE OR PROVINCE:
North Carolina

RECEIVER'S FIRST NAME:
John

RECEIVER'S LAST NAME:
Smith

The receiver uses a paternal / maternal name format

Send Money

Western Union Gold Card Members

Enter your 9 digit Gold Card number in the box below to earn points on qualifying transactions and to view your recent receivers.

GOLD CARD NUMBER:
[Input Field]

Add Gold Card

Step 2 Transfer Details

1. Enter the amount of your transfer.

If you are sending money to a country outside of the US, the exchange rate will display once you enter the US dollar amount.

2. If you have a Western Union promotion code, enter the promotion code here.
Note: You may also edit your address and phone number, and add your Gold Card number at this point. You must have a valid postal address in the United States that is not a P.O. Box associated with your user account.

3. Select the type of service you desire. The fee displays.

4. Select the way your receiver will identify himself/herself.
- If he/she does NOT have a valid ID, select **I would like to setup a test question for the receiver**. Then enter a question and answer as instructed.

5. Select **Continue to Messaging Options** to continue.

1. Select Receiver 2. Transfer Details 3. Messaging Options 4. Confirm Transfer

Your Account Information

FROM ACCOUNT:

FROM ADDRESS:

CONTACT NUMBER:

USE GOLD CARD:

Money Transfer Details

RECEIVER'S NAME:

PICKUP LOCATION:

AMOUNT TO SEND: US Dollars

PROMOTION CODE:

(Discount will be displayed on the Confirm Transfer page)

Service Offerings

Service	Description	Fee
<input checked="" type="radio"/> Money in Minutes	When every minute counts and you need to get cash there fast, count on the ease and reliability of Money in Minutes. Your money is available for pickup within minutes. *	Sample \$5.00
<input type="radio"/> Next Day	Next Day is a fast, reliable way to send money overnight for arrival the next day. *	Sample \$5.00

Receiver Test Question Setup

If you know your receiver does NOT have a valid ID because it was lost or stolen, please add a test question. Your receiver will be required to know the answer for pick up.

The receiver has a valid ID on their person and does not need a test question.

I would like to setup a test question for the receiver.

Receiver Test Question Setup

If you know your receiver does NOT have a valid ID because it was lost or stolen, please add a test question. Your receiver will be required to know the answer for pick up.

The receiver has a valid ID on their person and does not need a test question.

I would like to setup a test question for the receiver.

Choose a question and answer that your receiver will know. Be sure your receiver knows the answer to the question upon pick up. Examples: Mother's maiden name, Name of First Pet, etc...

Enter the question and answer:

QUESTION:

ANSWER:

Step 3 Messaging Options

1. Select the method you would like to be notified once your receiver picks up his/her transfer.

BY EMAIL

Select the email address you wish to receive notification.
- and/or -

BY SMS MESSAGE

Select the phone number you wish to receive a text message notification.

1. Select Receiver 2. Transfer Details 3. Messaging Options 4. Confirm Transfer

Pickup Notifications

How would you like to be notified when your receiver picks up their Money Transfer?

BY EMAIL

jsmith1@test.com

jsmith2@test.com

jsmith3@test.com

jsmith4@test.com

BY SMS MESSAGE*

555-555-5501

555-555-5555

* Standard message and data rates may apply.

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[Western Union Terms and Conditions](#)

Step 4. Confirm Transfer

1. Western Union® Money Transfer transactions require an extra layer of security. Select **Continue to Challenge** to receive a prompt using your current online banking security method.

Note: If you have logged into Online Services with an authenticator or SMS authentication method, you may not be prompted with a security challenge.

2. Enter the activation code or token sent to your contact point. Select **Continue** to continue with the transfer.

3. Review all transfer data entered to ensure it is accurate. If you need to edit the transfer detail or messaging options, select the appropriate button.

4. Read and agree to the Western Union Online Policy Statement, Terms and Conditions, and Electronic Records Policy, and then check the box.

5. Select **Confirm and Send** to complete the transfer.

1. Select Receiver 2. Transfer Details 3. Messaging Options 4. Confirm Transfer

Transaction Security Challenge

This transaction requires an additional security process. Click **Continue to Challenge** and you will receive a prompt via your current authentication method (SMS, email, or authenticator). If you are using Security Questions and Answers, you will be required to obtain a one-time token via SMS or email to complete this transaction.

After you have completed this verification, you will be able to proceed to the final step in the Send Money process.

Continue To Challenge Cancel

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[Western Union Terms and Conditions](#)

1. Select Receiver 2. Transfer Details 3. Messaging Options 4. Confirm Transfer

Transaction Security Challenge

For security purposes, please validate your identity by providing the code sent to your email address or mobile phone.

A one-time code has been send to the following contact point:
P____1@Woodforest.com

ACTIVATION CODE:
●●●●●●

Continue

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[Western Union Terms and Conditions](#)

1. Select Receiver 2. Transfer Details 3. Messaging Options 4. Confirm Transfer

Please review all transaction details for accuracy before completing your transaction

Not A Receipt
Today's date: Wednesday, June 19, 2013

Edit Transfer Details **Edit Messaging Options** **Print**

<p>Sender: Paul Test From Address: 200 Main Street Any City, TX 77380</p> <p>From Account: Checking no bp ... 4909</p> <p>Contact Number: 555-555-5555</p> <p>Send Pickup Notification To: 555-555-5555</p>	<p>Receiver: John Smith <i>Your receiver will need to present their ID, so please make sure their name is spelled correctly.</i></p> <p>Expected Payout Location: North Carolina, United States</p> <p>Service Type: Money in Minutes</p>										
<table border="0"> <tr><td>Transfer Amount:</td><td>50.00 USD</td></tr> <tr><td>Transfer Fees:</td><td>+ 5.00 USD</td></tr> <tr><td>Transfer Taxes:</td><td>+ 0.00 USD</td></tr> <tr><td>Promotion Discount:</td><td>- 0.00 USD</td></tr> <tr><td>Total:</td><td>55.00 USD</td></tr> </table>	Transfer Amount:	50.00 USD	Transfer Fees:	+ 5.00 USD	Transfer Taxes:	+ 0.00 USD	Promotion Discount:	- 0.00 USD	Total:	55.00 USD	<p>Total To Receiver: 50.00 USD</p>
Transfer Amount:	50.00 USD										
Transfer Fees:	+ 5.00 USD										
Transfer Taxes:	+ 0.00 USD										
Promotion Discount:	- 0.00 USD										
Total:	55.00 USD										
<p>Question: Mother's maiden name</p>	<p>Answer: Jones</p>										

Protect Yourself from Fraud

Only use Western Union for sending money to friends and family. You should NOT proceed with your transaction if it's:

- to a grandchild, friend or family member for an emergency situation you have not personally confirmed
- to someone you personally don't know or have met online
- for an internet purchase
- for an employment opportunity
- to claim lottery winnings
- for a rental property
- for a credit card or loan fee
- from a check deposited in your account until it clears which can take weeks

Remember, a money transfer can be paid out to the receiver within a short time and after the money is paid, you may not be able to obtain a refund from Western Union, even if someone tricked you into sending the money.

If you believe you may be a victim of fraud call the Western Union Fraud Hotline at 1-800-448-1492. To learn more about how to protect yourself from fraud visit westernunion.com/stopfraud.

I have read and agree to the [Online Privacy Statement](#), [Terms and Conditions](#) and [Electronic Records Policy](#) for conducting business with Western Union.

Confirm And Send Cancel

[Western Union Privacy Statement](#)
[Western Union Terms and Conditions](#)

- The message **Your Western Union Money Transfer has been sent! What happens next?** displays, along with transfer details and the receipt.
- Notify the receiver that the money is available at a participating Western Union® Agent Location. Be sure to provide the tracking number (MTCN) or the test question and answer to pick up the money.

Your Western Union Money Transfer has been sent! What happens next?

1 Print the receipt for your records

2 Contact your receiver & provide the following:
- Tracking Number (MTCN)
- Answer to the test question if one was provided

3 Remind your receiver to bring a photo ID and the Tracking Number (MTCN) when picking up their money

Receipt

Your Tracking Number (MTCN): 2440306910 Print

Date of Transaction: Thursday, May 2, 2013 at 10:48 AM CDT

Western Union Gold Card Summary:
Western Union Gold Card Number: Ending with 8908
Points Earned: 3.00
Total Points: 491.00

Western Union Financial Services
P.O. Box 6036, Englewood, Colorado, 80112
For Customer Service, Please Call 1-800-325-6000

Future Send Money Transfers to Recent Receivers

Once you have completed a transfer to a receiver, you have additional functionality available for future transfers to the same receiver.

- If you wish to send a money transfer to a recent receiver, select **Send Money** under **Transfers > Western Union**. The **Recent Receivers** displays in the right column.
- Select the right arrow next to the receiver's name.
- The **Transfer Details** screen displays pre-populated with the selected receiver's information.
- If you wish to modify the receiver information, select **Modify Receiver**. The **Edit Receiver Information** popup window displays. Enter the new receiver and select **Modify Receiver**.

1. Select Receiver 2. Transfer Details 3. Messaging Options 4. Confirm Transfer

With Western Union, you can send a money transfer directly from your bank account. Money is available to your receiver in Minutes¹ or Next Day¹ for pick up at a participating Western Union® Agent Location - you choose the option that best fits your needs.

Send To New Receiver

RECEIVER'S COUNTRY: United States

RECEIVER'S STATE OR PROVINCE: -- Select State or Province --

RECEIVER'S FIRST NAME:

RECEIVER'S LAST NAME:

The receiver uses a paternal / maternal name format

Send Money

Recent Receivers

[Add Gold Card](#)

John Smith
North Carolina, United States

EDIT RECEIVER INFORMATION ✕

RECEIVER'S COUNTRY: United States

RECEIVER'S STATE OR PROVINCE: North Carolina

RECEIVER'S FIRST NAME: John

RECEIVER'S LAST NAME: Smith

The receiver uses a paternal / maternal name format

Modify Receiver Cancel

1. Select Receiver **2. Transfer Details** 3. Messaging Options 4. Confirm Transfer

Your Account Information

FROM ACCOUNT: -- Select an account --

FROM ADDRESS: 200 Main Street Any City, TX 77380 Add New Address

CONTACT NUMBER: 555-555-5555 Add New Phone

USE GOLD CARD: Add Gold Card

Money Transfer Details

RECEIVER'S NAME: John Smith Modify Receiver

PICKUP LOCATION: North Carolina, United States

AMOUNT TO SEND: US Dollars

PROMOTION CODE:

(Discount will be displayed on the Confirm Transfer page)

Service Offerings

- Continue entering your money transfer details and proceed to complete the send money transaction.

RECEIVE MONEY

To receive a money transfer directly into your Woodforest account, you must be logged into Woodforest Online Services and know the tracking number (MTCN) from the sender.

1. Select **Receive Money** under **Transfers > Western Union**.
2. Enter the tracking number (MTCN).
3. Enter the expected amount of the money transfer.
4. Select the account to transfer the money into from the drop-down menu.

5. Select your address from the drop-down menu.
6. Select **Continue**. The confirmation screen displays.
7. Review the transfer information to ensure it is correct, such as:
 - deposit account
 - amount
 - sender name
8. If you wish to print this information prior to completing the deposit, select **Print**. Note: This is not the receipt.

9. If all information is accurate select **Confirm** to continue.
10. The receive money confirmation screen displays.

11. The message **Your Money Transfer has been successfully deposited!** displays.

12. Select **Print** to print your receipt.

TRANSACTION HISTORY

Your transaction history displays for all Send Money and Receive Money transactions. Once you are logged into Woodforest Online Services, select **Transaction History** from **Transfers > Western Union**.

1. Select **Transaction History**. All Western Union® Money Transfer transactions display.
2. You can view the type of money transfer displayed in the header of each transaction.

Western Union Transfer History

Received 225.00 USD from Santosh Powar
 DATE: Wednesday, April 24, 2013 at 10:59 PM FROM: Peru
 ACCOUNT: Savings ...5041 CURRENCY: Peruvian Nuevo Sol (PEN)
 STATUS: Paid

Received 120.00 USD from Sarav Test Sender
 DATE: Wednesday, April 24, 2013 at 10:51 PM FROM: New Jersey, United States
 ACCOUNT: Savings ...5041 CURRENCY: US Dollar (USD)
 STATUS: Paid

Received 350.00 USD from Ras Test
 DATE: Wednesday, April 24, 2013 at 10:46 PM FROM: New Jersey, United States
 ACCOUNT: Checking ...4941 CURRENCY: US Dollar (USD)
 STATUS: Paid

Sent 100.00 USD to erin lindsay jung
 DATE: Wednesday, April 24, 2013 at 10:17 PM SERVICE TYPE: Money in Minutes
 ACCOUNT: Checking ...4941 DESTINATION: Argentina

- **Received:** You performed a **Receive Money** transaction, transferring money directly into your account.
- **Sent:** You performed a **Send Money** transaction to send money to a receiver from your account.

You may also view the details of the transfer including:

- **Amount and sender/receiver** displays in the header.
- **Date:** date the transaction occurred.
- **Account:** the Woodforest account from which or to which a transfer occurred.
- **Status:** The current status of the transfer.
 - Paid** - The transfer has been paid.
 - Waiting For Pickup** - The transfer has been processed and is waiting for the receiver to pick it up.
 - Refunded** - The transfer has been refunded.
 - Cancelled** - The transfer has been cancelled.
 - In Process** - The transfer is in progress.

To view the detail and receipt, click the transaction header. The Western Union® Money Transfer receipt displays. Select **Print** to print the receipt.

Note: If your original transfer has been altered by Western Union and you wish to print a current receipt reflecting the changes, contact Western Union at 1-877-783-5792.

Contact Information

If you wish to change or cancel your transfer please contact Western Union at the numbers below.

Western Union Phone Numbers	
General Questions	1-800-325-6000
Changes, Cancellations, or Refunds	1-877-783-5792