

FAQs for Live Tellers

1. What is a Live Teller?

You can find Live Tellers at our traditional branch ATMs at our Welch, South Coffeyville, and Vinita Branch. They provide a very personal video experience, *at our traditional branch ATMs* - with a touch of a button. A Welch State Bank Teller, you know and trust, can assist with many of the same transactions you conduct at our branches, *all from the comfort of your car*.

2. Why are you adding Live Tellers?

Live Tellers open up a lot of new and different opportunities for you, our customers. We can provide faster and more convenient service for certain transactions and we look forward, in the future, to have extended hours to better serve you with a smiling face.

3. Will my transaction take longer than it does with a traditional teller?

No, your transaction should take the same amount of time, if not faster when you use our Live Teller Service.

4. How do I use the Live Teller Service?

At our traditional branch ATMs, simply touch the screen to start! Our Live Teller will populate on the screen, in video, to assist you with various transactions. For ATM Transactions, just insert your debit card!

5. If I don't have my debit card or account number, will the teller be able to do my transactions? Do I have to insert my debit card?

Unlike a traditional ATM, you do not need a debit card to conduct a Live Teller transaction. Our Live Tellers can look you up by name or account number and even scan your ID if necessary like we do in branch to complete your transaction.

6. What if I do not want to use the machine?

No problem. Our branch drive-thrus and lobbies are open with regular banking hours to assist.

7. Are these Live Tellers replacing current staff?

No, Live Tellers are not replacing any of our staff. We have hired additional staff and created a new department with this new service.

8. Will my deposit be processed as it is when I go to a lobby/drive-thru Teller?

Yes, your deposit will be handled in the same way.

9. What can I do at this machine?

You can do 95% of what you can do with a lobby or drive-thru teller. Including withdrawals, check & cash deposits, transfers, loan payments, check cashing, and safety deposits box payments. You can even use the machine as an ATM if you would like.

10. Can the Live Teller give me coin?

No. Our Live Tellers do not have the ability to dispense or accept coin.

11. Do these Live Tellers work for WSB?

Yes! All of our **Live Tellers** are Welch State Bank employees and work at our Steve Owen's location in Miami. *We wouldn't let just anybody handle your money. They have the same expertise as the staff you know and trust inside our bank lobby.*

12. I just want to make a withdrawal with my ATM card, do I still use this machine?

You certainly can. When you come up to the ATM you will be able to touch the screen to talk to a Live Teller or you can insert your debit card and do a withdrawal or balance inquiry, just like a regular ATM.

13. Can I still go into the branch if I choose?

Of course - we would love to see you in our lobby!

14. What are some of the benefits of using a Live Teller?

- ✓ Drive Up Convenience - right from the comfort of your car
- ✓ You do not need a debit card to conduct a Live Teller transaction. Our Live Tellers can look you up by name or account number and even scan your ID if necessary like we do in branch
- ✓ You can clearly see and speak to the Live Teller assisting you

15. Are transactions made with a Live Teller safe and secure?

They are. In fact, these transactions are as safe and secure as traditional lobby and drive thru transactions.