

eServices FAQs for Members

Online Banking (OLB)



Online Banking Registration

Q. When can I register for online banking?

A. Registration for online banking for Tri State Area members can begin starting on April 1st at 9:00 am.

Q. What information is needed in order to register for online banking for the first time?

A. As an individual retail member registering for online banking, you will need the following information:

- First and Last Name
- SSN
- Date of Birth
- HFCU Member Number

As a business member registering for online banking, the business will need the following information:

- Business Name
- TIN
- HFCU Member Number

After you complete this information, you will need to validate your identity by completing a multi-factor authentication challenge. This is done by validating contact information we have in our systems. You can choose to receive your code to your phone or email on file.

Q. Will my username and password be the same in the new online banking system?

A. When you log into online banking (OLB) for the first time, you will create a new username and password. Usernames must be 8-32 characters long, using only letters and numbers – no spaces. Passwords must be 12-32 characters long and include at least one number and at least one uppercase letter – no spaces. **Usernames and passwords cannot be account numbers or contain personal information such as date of birth, street name, or social security number.**

Q. Can my joint member or authorized signer register for online banking?

A. Joint members, authorized signers, co-borrowers, etc., can gain access to online banking. Primary account holders are responsible for authorizing access to the account, adding the additional users, adding permissions for what the users can access, as well as deleting users when they no longer have access to the account. To add a sub-user to your account, navigate to the “Manage Users” tab in online banking and follow the prompts.

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Q. Do I need an email address and/or cell phone number to use online banking?

A. No. Although you may find some of the verification processes easier with a cell phone, and alerts can only be sent to an email, via text message, or via a push notification to your mobile device, these methods of communication are not the only means to get you into online banking. We also offer voice verification, which would require a landline in order to have a voice message call you to read you your one-time passcode (OTP) to utilize online banking and other functions within it. You will need to chose an option, but do not need to have all the options.

Q. Do I need a smartphone to use online banking?

A. No, you do not need a smartphone to use online banking. You can access online banking from a computer or a tablet, and can receive OTP to a landline. If you want to access online banking on the go, you can use a smartphone or mobile tablet with WiFi and/or cellular service, as well as our app.

Q. Do you offer mobile banking?

A. Mobile banking is available on both Android and iPhone devices. Although accessible from a mobile browser, downloading the mobile app from your phone's perspective app store is preferred.

Q. What browsers can I use to login to HFCU's online banking system?

A. When using modern browsers (Microsoft Edge, Apple Safari, Google Chrome, and Mozilla Firefox), the latest two versions will be compatible with HFCU's online banking system. Keeping your browser and operating system up-to-date helps protect your information as well as the functionality of the system. For mobile app and browsers, Android generally supports the last 3 releases of it's operating system, with Apple iOS users needing to update to the most recent version

Q. What can I expect when I log into online banking (OLB)/eBranch for the first time?

A. When you log into OLB for the first time, you will first be presented with the eBranch disclosure. This document includes acceptance in getting your statements delivered via eStatements through OLB.

A screenshot of a web browser dialog box titled "Online Banking Terms & Conditions". The main heading is "eBranch Agreement & Disclosure". Below this is a section titled "Statements" with a scrollable text area containing the following text: "You are being enrolled in electronic statements (eStatements), notices, and disclosures for deposit accounts and, when applicable, credit card accounts. If you prefer paper statements, notices, and disclosures, you may switch to paper statements at any time by navigating to Documents & Statements and switching to the applicable paper statements or by contacting Heritage Family Credit Union. The switch will apply for the next...". Below the text area is a checkbox labeled "I agree to the terms and conditions." which is currently unchecked. At the bottom of the dialog are two buttons: "Submit" (highlighted in dark green) and "Cancel" (light gray).

Once you accept the disclosure and continue logging in, a pop-up will display, thanking you for your enrollment in eStatements. You can choose to be taken directly to eStatements (where there are also options

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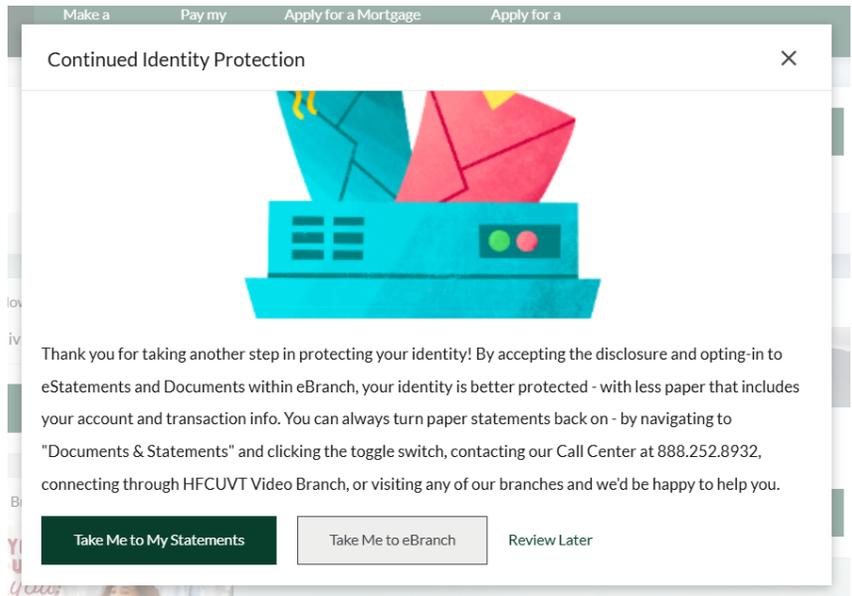


to unenroll in eStatements), continue on into OLB, or there is an option to review the message at your next login.

Once you reach the dashboard, you will be able to see your accounts and loans on the lefthand side of your screen/on the main screen on mobile.

Some notes:

- **Your previous transaction history and bill pay history will not be available in online banking.**
- Any scheduled transfers you have occurring within this membership will be visible in “Scheduled Transfers.” If you have scheduled transfers set up where the destination account is outside of this membership, it will not be visible inside of online banking. To confirm it is still going to occur, please feel free to visit your local branch, or reach out to our Contact Center via Video Branch or calling 888.252.8932.
- If you have a checking account, you can use Bill Pay and any member with a savings or checking account can use Smart Deposit. You also need to have a phone number and email in order to register and use these services. You can add or update your contact information inside of online banking by clicking on the avatar, then Profile.



Bill Pay & Smart Deposit

Q. What information is needed to register for Bill Pay or Smart Deposit?

A. In order to register for Bill Pay or Smart Deposit, you need to have an email address and phone number. Both systems send out alerts and notifications via email, and they require this method in order to register. Bill Pay also requires users to be over 18 and will block minors from registering. HFCU staff members would be happy to assist you update this information, either in branch or via our Contact Center. You can also update this information yourself inside of OLB via the Profile.

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Q. What is the cut-off time for Bill Pay?

A. The cut-off time for Bill Pay is 2:59 PM ET each business day. Therefore, the date a payment can be scheduled or received by change depending upon whether you are scheduling payments before 2:59 PM or after that time.

Q. What type of checks can I deposit using Smart Deposit?

A. The following items are eligible to be presented utilizing Smart Deposit:

- A personal check,
- A cashier's check, including from Heritage Family Credit Union,
- A teller's check,
- A money order,
- A traveler's check,
- A certified check.

Items not listed above, such as drawn on your personal account, checks converted to a substitute check, altered checks, foreign checks, "remotely created checks," stale-dated checks, incomplete checks, savings bonds, or items made out to a third party are not eligible to be deposited through this service. For more information, please consult the Smart Deposit User Agreement on the [Disclosures page of our website](#).

Transaction History & External Accounts

Q. When will I start to build transaction history in online banking?

A. Transactions will start building immediately in online banking as you start using your debit card, checks, moving money, and will include any outstanding transactions that didn't clear your TSA account before your account officially closed.

Q. How do I access previous transaction history from my Tri State Area account?

A. Previous transaction history is available in statement format. To request any previous statements from 2018 forward, please complete this [Statement Request Form](#). A Member Service Representative will pull the statement(s) you have requested and mail them to you.

Q. How do I order checks?

A. We will be offering all prior Tri State Area members a complimentary box of checks with their new account information. You can easily order through online banking by navigating to your checking account and selecting the "Order Checks" link. This will not only take you directly to our check partner, but it will

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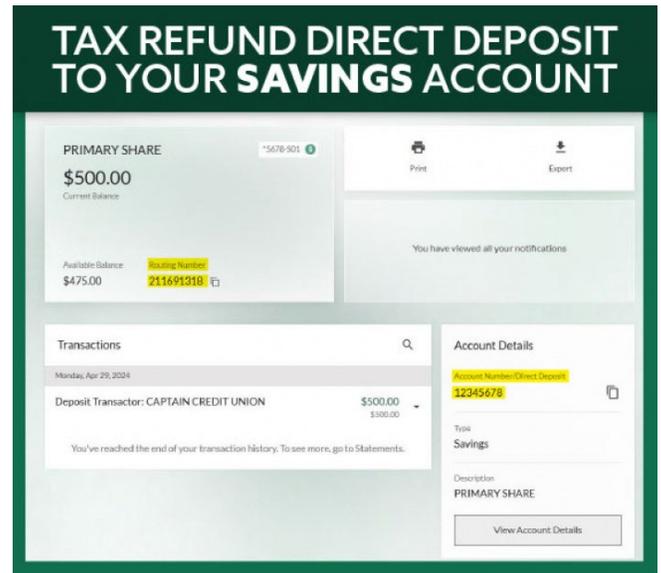
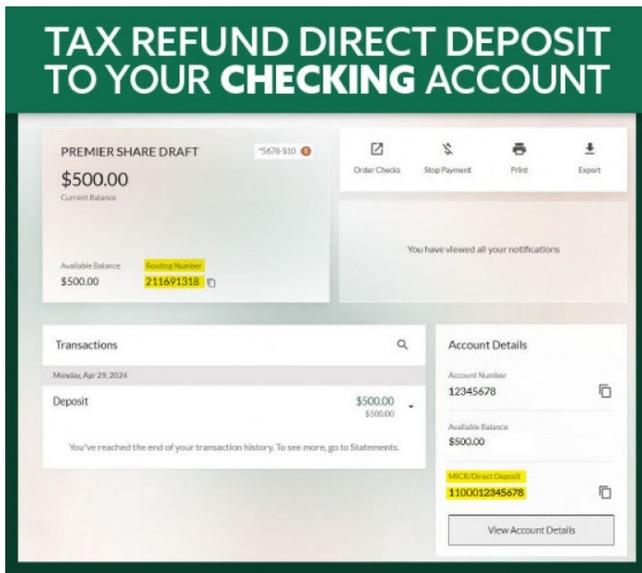


automatically fill out your account and personal information accurately. You will still be able to select designs and the number of checks you would like, as well as process your order for your complimentary box of checks. When you are ready to reorder, you can return to this same location and it will remember the next check number for you. You may also order by visiting any branch or reaching out to our Contact Center.

Q. Where can I find direct deposit/ACH information for each of my accounts (checking/savings/loans?)

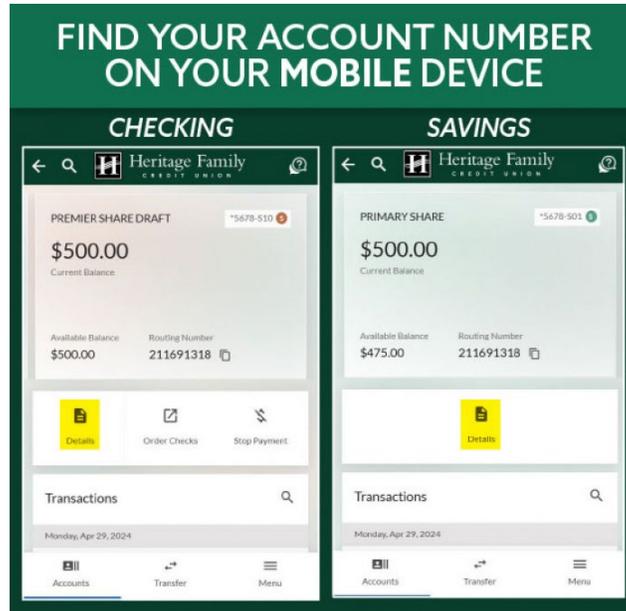
A. To locate your account information in online banking using a desktop computer, select your account from the left menu and your details are displayed on the right side of your transaction history. When using a mobile device, your account details can be viewed when you select and expand “Details” above the transaction history of the selected account.

To have money deposited to or withdrawn from your HFCU checking account, please use the “**MICR/Direct Deposit**” number. To deposit to or withdraw from your Share Savings, use your “**Account**” number. For all deposits or withdrawals, HFCU's routing number is 211691318.



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Q. Can I pay my loan from an external account? Can I transfer in money from an external account? Can I transfer money out to an external account?

A. Yes! Members in good standing can add external accounts in order to transfer money into HFCU or out of HFCU via ACH (Automated Clearing House). This is the primary system used by financial institutions to move money via electronic transfer. We offer two ways to add your accounts:

1. The first is through a process known as IAV – Instant Account Verification. Through IAV, you search for your financial institution, log into your online banking platform, select the account you want to add, then schedule your transfer. This is the preferred method – it is not only faster for you as a member, but it is safer, as well, protecting your accounts at both financial institutions.
2. The second way is more manual. You add the account and routing number of the external account you want to connect. Then, in the next ACH file, two trial deposits will be sent to that account in order to verify that you have access to the account. Depending upon that institution’s processing times, this will take between 2-4 days. Once you see these funds hit your external account, return to HFCU’s eBranch and enter in the amounts. Once verified, you can schedule an external transfer.

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Q. When is the cut-off time for an external transfer (in or out)?

A. In order for an external transfer to be processed in the same business day, it must be submitted before 3:59 PM EST on the business day you want it to send. ACH is only processed on non-holiday business days. Remember, ACH can take 2-4 days to process and often depends upon the institution receiving the funds.

Security

Q. How can I best protect myself from fraudsters in online banking?

A. When utilizing online banking, or transacting online, there are some good rules to abide by to ensure you are being safe and keeping your information safe. By keeping your information safe, that extends to the remainder of the institution to keep others' information safe, as well.

- 1. Use a unique username and password that you do not use elsewhere.**
 - a. Using a hard-to-guess username and password that are both unique to online banking are the first step to ensuring safety and protecting your information.
- 2. Do not share your username or password with anyone; even your spouse or other family members.**
 - a. Safeguarding your information and ensuring that you do not share log information even with trustworthy people is another way to ensure that the information does not fall into the hands of others.
- 3. Heritage Family employees will *NEVER* ask for usernames, passwords, full card numbers, *ESPECIALLY* all at once, etc.**
 - a. Scammers posing as our "fraud department" will attempt to get this information from you, often all at once. We already know your username and card number and have no use for your password. There is no reason for us to ask for this information, and we will verify your identity through other methods and information.
- 4. Setup two-factor authentication for every log in to online banking.**
 - a. Two-factor authentication requires MORE than a password for logging into a site or software. With online banking, we allow you to:
 - i. Receive a one-time passcode via text
 - ii. Receive a one-time passcode via push notification
 - iii. Receive a push alert and then verify that you are attempting to login.
 - iv. Utilizing an authenticator app, such as Google Authenticator or Microsoft Authenticator, to receive a one-time passcode

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Q. What is Push Authentication?

A. Push Authentication is a type of two factor authentication that uses a notification sent to a user's register mobile device (such as a cell phone or tablet) to verify their identity. The interface asks the user to approve or deny the log in attempt rather than entering a code. This type of authentication requires the user to have the online banking app installed on their mobile device, but does not require them to log in to online banking utilizing that device. Users can have multiple memberships/log ins that have the same mobile device registered for push authentication.

eStatements

Q. How do I enroll in eStatements?

A. When you log in to online banking for the first time, you also accept and acknowledge that you are enrolling in eStatements as part of your eBranch enrollment. You can change the method which you receive your statements at any time by navigating to the "Documents" tab within online banking. Please keep in mind that your selection on the second-to-last day of the month will be how you receive that month's statement.

Q. Can I enroll in eStatements for my mortgage, home equity loan, or HELOC?

A. Yes, mortgages, home equity loans, and HELOCs that came over from Tri State Area will appear on your statement along with your deposit accounts and other loan accounts, and are therefore eligible for eStatements.

Debit & Credit Cards

Q. How do I view my credit card transaction history or pay my bill?

A. Until your new HFCU credit card is ready to activate in mid-May, you will continue to view your transaction history and pay your credit card bill through **ezcard.com**. To pay your bill, you can also visit the Bennington or Hoosick Falls branches and a Member Service Representation or Universal Service Representative would be happy to assist you. Additionally, if you call our Contact Center at 888.252.8932, our representatives can also assist you.

After you transition to your new HFCU credit card, you can view your transaction history directly in online banking as well as pay your bill. You'll also be able to pay your bill at any of our branches, or pay over the phone via our Contact Center or 888.252.8932, or via a debit card with using voice prompts through the toll-free number listed here for a small fee.

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Q. How do I enroll in eStatements for my credit card?

A. If you currently have a credit card through Tri State Area, when you activate your new Heritage Family credit card in mid-May, you can log into online banking and enroll in eStatements at that time. For new HFCU credit card holders, you can either ask to enroll in eStatements when your credit card is approved, or at any time after you receive and activate your card. Similar to deposit and loan accounts, you can change the method which you receive your statements at any time by navigating to the “Documents” tab within online banking.

Q. How can I tell what account my debit card is connected to via online banking?

A. Members with checking accounts or health savings accounts (HSA) can have debit cards. In online banking, locate your checking or HSA account in your account list and select it. Once in the account, locate the “Card Services” icon and select it. This will bring you to a card services page. Depending upon if you have one or more cards connected to this account will depend upon what you see here. If you have more than one card, a drop down will be available to switch between cards. Each card will have the name associated with that card and the last four digits of that card in order to easily differentiate that card.

Q. What other “card services” are available in online banking?

A. Managing your debit card has never been easier with the advanced card controls right in online banking! You have the ability to lock and unlock your card yourself right within the Card Services dashboard. Going on a trip? Let us know about your planned travel by setting up a Travel Notice. Manage advanced alerts, such as transaction alerts for in-store, online, or ATM transactions. Alerts can be set up differently per card, too. Lastly, there are advanced card controls for things like spending limits, blocking in-store international transactions, and transaction controls for where your card can be used! Register your debit card for card controls and really take control!

**Credit Card holders who convert to an HFCU Credit Card will also have Advanced Card Controls available to them once they have activated their new HFCU Credit Card.*