

Initial Log-in Instructions for: Online Banking Account Access

Please go to our credit union website (<http://www.gotocreditunion.com>) and enter your credit union **account number** into the Online Banking Account # box (upper right --above Menu Bar) and click "Login". This will take you to our online banking website.

First Page:

1. **Email Address:** Enter an email address that you would like to use with this account.
2. **Initial Password:** Enter the last four digits of your social security number.

Second Page:

1. **Current Password:** Enter the last 4 digits of your social security number again
2. **New Password:** Choose a unique password -- made up of at least 8 letter and numbers.
3. **Confirm Password:** Re-enter your new unique password
4. **Confidence Word:** Choose any word -- this will show on the log-in page and assures you that you are on our actual online banking site (not a phony phishing site).
5. **Challenge Questions:** Choose 3 "Challenge Questions" that will be used to verify your identity whenever you log in from a different computer, browser, or smartphone.
Note: keep the answers simple and easy to remember -- as they will have to be answered exactly like your original answers (case sensitive, spaces, etc.)

Smart Phone App and Text Banking:

1. **iPhone & iPad:** Download Appm the Apple App Store. – using search term: **hefcu**.
(Tip: After downloading/installing the App, make sure to change the "Off" buttons to "On" if you would like to save your account number and/or challenge question responses.
2. **Android:** Download our App from the Google App Store – using search term "**hefcu**"
(Tip: After downloading/installing the App, make sure to change the "Off" buttons to "On" if you would like to save your account number and/or challenge question responses.
3. **Text Banking:** To use "text banking", you need to click on the "text banking" link on the Home Banking website menu – to register your phone and complete the simple signup procedure.

Other "Free" Services on the Online Banking Site:

1. **E-Statements:** free electronic account statements automatically stored in your online banking account (up to 24 months of statements stored). Sign up at our online banking site (in the menu column – second group – second item).
2. **Online Bill Pay:** A simple and convenient way to pay all your bills online. The service includes a "mobile bill pay" app. The service is free as long as you use it to pay at least one bill per month (Note: a \$5.00 fee would be charged for any month that you don't pay at least one [1] bill).
3. **Personal Financial Management Software:** My MoneyDesktop is another free service that allows you to track all your financial accounts and investments. Plus, it includes budgeting tools, pie chart analysis of your spending patterns, graphical suggestions on how to reduce your loan interest costs, and more.

If you need further assistance, please call us at 262-3090.