

HVHS Credit Union

Website, Home Banking and Online Bill Pay

Questions & Answers (Q&A's)

Website:

The website is designed to provide general information about the Credit Union, provide our current rates on the various types of savings and loan products, provide links to order checks and to your VISA account, and links to surcharge free ATM's and insurance and investment related products and services, VISA and loan applications, and to provide an access point to our home banking and online bill payment system.

Home Banking:

Is my financial information secure?

Yes. There are multiple layers of security. The initial layer is within our website and home banking vendor, HomeCU. The next layer is within the home banking system itself through the sign up process. We physically have to add the access to your account through the sign up process. Only then is your information available through home banking. Additionally, that is one of the reasons we changed our account numbers to a 9 digit random number and also require passwords that include both letters and numbers. Also, a limited number of failed logins to home banking and the system automatically locks you out. In addition, if someone had your account number and password, no personal information such as social security numbers are contained within the home banking section. Finally, the home banking system uses a 128-bit SSL encryption, which is the most common internet security "system" for secured websites.

When is home banking available?

Home banking access is available 24x7 from any internet connection. Although, you may experience a "temporarily not available", as we do routine system updates and back-ups. In these instances, access may not be available for a few minutes, so try and login again.

What is the cost for home banking?

Nothing. It is absolutely FREE, regardless of how often or how little you use it.

Do I have to sign up for home banking?

No. The choice is up to you whether and when you sign up or choose not to.

How do I sign up?

Sign up is very easy. Just complete the home banking system application on the website. You must complete all of the fields of the form. Your account number is a 9 digit number. If you have our checking account, your account number is located in middle set of numbers at the bottom of your checks. (You will notice that on your checks there are 10 digits, the last digit is called a "check digit" which is a math algorithm to verify your account when checks are processed.) Your account number is the first 9 digits.

If I am a joint owner on an account, can I sign up for home banking?

No. The primary account holder has to initiate the sign up process.

How soon can I log into home banking?

Once the home banking application is completed, the Credit Union will send you an e-mail, based on your application, of your initial password. This process generally takes up to 1 business day depending on when you submit your application. You will be prompted to change your initial password on your first login. Your initial password expires after 24 hours, so when you do receive your initial password, please login to home banking to change it.

I forgot my password?

No problem. From the homepage, where you login to home banking, there is a “Forgot Password” link. When you click on the link, the system automatically generates a random password and sends it to the e-mail listed in the system. You can use that temporary password to access home banking and you will be prompted to change it then.

Can I change my password?

Yes. After logging into the home banking system, on the left side tool bar, click on the “Change Password” button. You may change your password as often as you like. For security purposes, you should change your password frequently.

Can I change my e-mail contact information?

Yes, if for instance, you provided a work e-mail when you signed up and want to change it to a home e-mail address. When you log into the home banking, at the top of the screen you will see your e-mail address on file. If you wish to change it, click on the “Update here” just to the right.

I can't seem to login and I need help, who do I call?

You may call the Credit Union at SVH, from 9am to 4pm, and they will route you to the appropriate individual.

What transactions can I do in Home Banking?

You may view balances, history and details of your accounts. You may also transfer among these accounts including transfers to loan accounts. (Presently, share certificates do not appear within the home banking system.) If you have a Credit Union checking account, when you click on the check number of the check within the details or history, you may view an online copy of the check. There is also a link to the online Bill Pay system, but you must sign up separately for that service. There is also a link to order checks as well.

Can I transfer from one of my accounts to make VISA payment through home banking?

No. You can't transfer directly from one of your accounts. However, you can make a VISA payment through the Bill Pay system, which requires a separate sign up.

Can I request a check through home banking?

No. You can't request a check directly from one of your accounts. However, you can request a check through the Bill Pay system, which requires a separate sign up. Just add yourself as a “Payee”.

Can I download transaction information?

Yes. You may download as a comma separated value, "CSV", file and convert to Excel or you may also download as Quicken GIF file.

Online Bill Payment:**Where is the Bill Payment link?**

Once you log into home banking, the left side tool bar includes a button called "Online Bill Pay". This is how you access the online bill payment system.

Is there a separate login for Online Bill Pay?

No. We have built in a "trusted access" as part of our home banking, so you only need to log into the home banking system for access.

When is Online Bill Pay available?

Online Bill Pay access is available 24x7 from any internet connection. Although, you may experience a "temporarily not available", as system updates occur. In these instances, access may not be available for a few minutes, so try and login again.

What is the cost for Online Bill Pay?

It is absolutely FREE if you use it. However, if you don't use it for a given calendar month, we reserve to right to charge you \$5.00 as an inactivity fee.

Do I have to sign up for Online Bill Pay?

Yes. This requires a separate sign up form.

Are there any special requirements such as direct deposit or minimum balances for Online Bill Pay?

No. We're not a bank.

What accounts can I use for Online Bill Pay?

You may use either a checking account or a shared savings account or both to use for Online Bill Pay. This is unique. In addition, if you choose to add both checking and shared savings for the Online Bill Pay it is set up that you may choose either of the accounts for each bill you pay.

How do I sign up?

Sign up is very easy. The first time you click on the Online Bill Pay button from within the home banking toolbar, you will be prompted to complete the form. Once you have been approved for Online Bill Pay, when you click the Online Bill Pay button, you will be given access to the Online Bill Pay system.

How long does it take to be approved for Online Bill Pay?

Generally, it takes up to 2 business days to be approved for Online Bill Pay, depending on when you submitted the form. You will receive an e-mail notification that you have been approved.

Is Online Bill Pay easy to use?

Yes. Just enter the information of the “Payee”, name, address, account number etc. and save. Once the “Payee” is set up, it’s as easy as select, enter amount and process.

What bills can I pay through Online Bill Pay?

You can pay any bills you like by adding them as “Payee”.

Can I set up a constant recurring payment?

Yes. If you have a constant monthly payment such as a mortgage, you may set the payment as a recurring payment. If the payment amount changes next year, for example, you may edit the amount of the recurring payment.

Can I set up a recurring payment, where the amount may change?

Yes. You would set up the “Payee” information and not select recurring payment. The next month just select the “Payee”, enter the amount and process.

Can I set up a payment to be made at a later date?

Yes. When you enter your payment information, the default process date is the next business day. If you wish to have the payment processed at another date, say a week later, you can click on the calendar to right of the process date and click on the date you wish.

Can I send a check to myself?

Yes. Just add yourself as a “Payee”, just as you would a bill.

Can I send a check to someone else?

Yes. Just add them as a “Payee”, just as you would a bill. (This is also a good way to prevent identity theft and check fraud; especially to individuals you may not know.)

How are the payments processed?

Depending on the “Payee” information, the payment may be made electronically, if the “Payee” can accept that. Otherwise, a check is sent to the “Payee”.

How long does it take to process a payment?

On the process date, your account will be debited by the amount of the payment. The payment to the “Payee” will be done whether electronically or by check on the next business day. It may take up to 5 business days or so for the “Payee” to credit your account for which the payment was made.

Who is the vendor for the Online Bill Pay?

Mid-Atlantic Corporate FCU provides our Online Bill Pay site as MyCU and they also process the payments within the Bill Pay site. Mid-Atlantic Corporate FCU provides our “back-office” operations, such as check clearing and automated clearing house (ACH) transactions and acts as our correspondent financial institution.