



To: HEFCU Member and/or Authorized Direct Deposit Institution

Re: ***DIRECT DEPOSIT/DIRECT DEBIT INSTRUCTIONS FOR CREDIT UNION***

In an effort to help clarify the procedures for direct deposit into the Credit Union, we have listed the basic procedure for sending through direct deposits and/or direct debits.

◆ **HEFCU Routing and Transit Number is 231288811:**

This number should be used for ALL direct deposits/debits being sent to the Credit Union. This routing and transit number can be located on the bottom left-hand corner of your checks.

◆ **Direct Deposit/Debit to Share Savings:**

Use your account number along with the above routing and transit number.

If you are unsure of your account number, please contact us.

◆ **Direct Deposit/Debit to Checking Account:**

Member should provide a voided check to the party they are authorizing to directly deposit their funds. The number at the bottom of the check begins with the number 269. **DO NOT** use this number as part of the account number for direct deposit purposes. Use only the seven digits after the 269. Use the above listed routing and transit number.

◆ **Pre-Note (Payroll):**

Member should be reminded the first direct deposit is a pre-note and that the actual money is not sent to us until the next pay.

Please pass this information on to the appropriate individual who handles direct deposit for your institution.

Also, remember to notify the Credit Union before switching to direct deposit to make it as smooth of a transition as possible.

Should you have any questions, please feel free to contact our office at (800) 624-3312, option 2, and speak with a member service representative.

Sincerely,

John J. Dawidowski

John J. Dawidowski
Chief Executive Officer