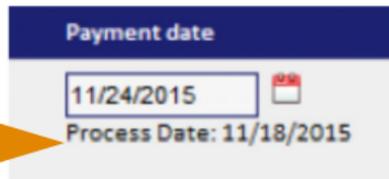


Online Banking Conversion Update

Our Online Banking Conversion is complete!
Thank you for your patience during this time.
Below are some FAQs about the changes.

Does Bill Payment work the same?

While payees will still appear, you will need to make adjustments to ensure that funds are available in your account. Please be aware that the **Process Date** is the day on which funds will be deducted from your account, **NOT the Payment Date.**



Payment date
11/24/2015
Process Date: 11/18/2015

This is a change from our previous Bill Payment Platform.

What can I do on the new mobile app?

We now offer a free, mobile app that can be downloaded on any smartphone or tablet. You can access your accounts securely and easily with the touch of a finger. Transfer between accounts at HEFCU, pay bills, find an ATM or branch and much more.

What should I do if I forgot my passcode?

If you forgot your passcode, you can reset your passcode online. You will need to enter your access ID, your SSN and your account number (followed by -00); example: 1234-00. It is important to add the suffix -00 to the end of your account number, otherwise you will receive an error message.

What should I do if I encounter any trouble or need further assistance?

For online banking issues, you can call 888-643-8733, 24 hours a day/7 days a week.

For Bill Payment Assistance, you can use the live chat feature or you can call 877-260-0064, Monday-Friday, 7:30am-2:00am EST.

What is Remote Deposit Capture?

A secure and easy way to deposit a check using your smartphone or tablet. You select the account you want to make a deposit to and take a picture of the check. Simple, easy and convenient. This feature will be available to qualified members by the end of the year.

It is very important to check that any scheduled/recurring payments or transfers are still there.