



To: HEFCU Member and/or Authorized Direct Deposit Institution

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

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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. You can speak with Maggie Robotin at (609) 951-0700, ext. 223.

Sincerely,

*John J. Dawidowski*

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Chief Executive Officer