

WHAT IS A JOINT USERNAME?

If you currently share login information to access our online/mobile banking with a spouse or other individual, this means that you have a joint username.

With this type of set-up, typically one individual is designated as the “Primary Account Holder” and the other is listed as the “Secondary Account Holder.” If you are unsure who is who, you can call HFCU at 845-561-5607 to speak with a representative or visit your local branch to speak with a team member to look it up for you.

WHY WILL JOINT USERNAMES BE CHANGED?

Through our System Upgrade occurring from Friday, May 3, 2024 at 1:00 pm through Monday, May 6, 2024, **members that share usernames to access online/mobile banking will be strongly encouraged to no longer share login information and instead establish their own online/mobile banking access with their individual username and password as this is best for security purposes.**

Each member having their own individual usernames keeps your information safe, and it can help avoid getting locked out of online and mobile banking if your joint username holder has a habit of changing the password.

I CURRENTLY SHARE A USERNAME FOR ONLINE/MOBILE BANKING WITH ANOTHER PERSON, WHICH PERSON SHOULD CREATE A NEW USERNAME?

Following the System Upgrade, it will be your decision as to who should create their own username for individual access to online/mobile banking. One person can keep the current username but we recommend updating the password.

WHAT HAPPENS IF I HAVE A JOINT USERNAME & BOTH OF US HAVE OUR OWN USERNAMES AS WELL?

If both users have their own online/mobile banking usernames in addition to a joint username, we would recommend no longer using the joint username for online/mobile banking access. All joint account information can be made visible in each individuals online/mobile banking.

SHOULD JOINT USERS COMPLETE PRE-REGISTRATION?

Yes, joint users should complete pre-registration, unless they intend to not renew their online/mobile banking username. This pre-registration process should be completed using the information of the Primary Account Holder.