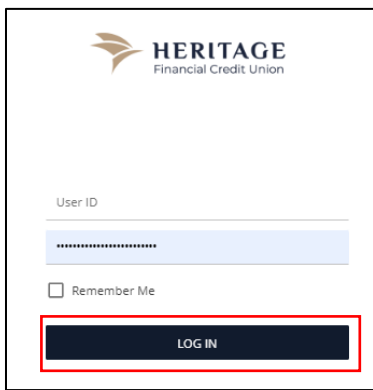


HOW TO ENROLL IN BILL PAY IN ONLINE & MOBILE BANKING

1. To get started, visit <https://heritagefcu.com/>. Click on the **“Login”** button located on the top right of the homepage. Or login to your HFCU Mobile app on your personal device.

Routing Number **221978791** | Need assistance? Please call **845-561-5607** | [Recursos en español](#) | [Find an ATM or Branch](#)

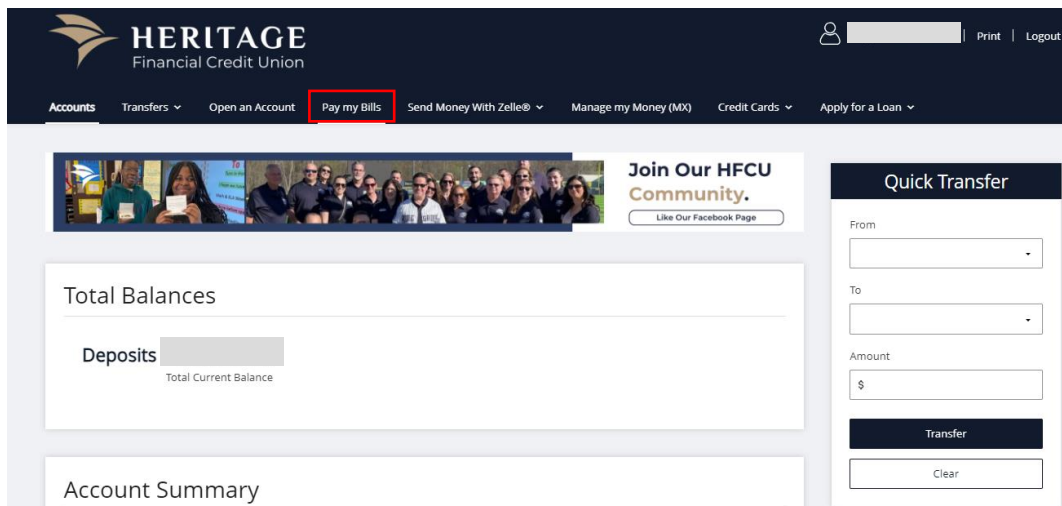
HERITAGE
Financial Credit Union

User ID

☐ Remember Me

LOG IN

2. Login to your online banking account and navigate to **“Pay my Bills.”** It will appear in the top menu for online or the left side hamburger menu on mobile.



HERITAGE
Financial Credit Union

Accounts Transfers Open an Account **Pay my Bills** Send Money With Zelle® Manage my Money (MX) Credit Cards Apply for a Loan

Join Our HFCU Community.
Like Our Facebook Page

Total Balances

Deposits
Total Current Balance

Account Summary

Quick Transfer

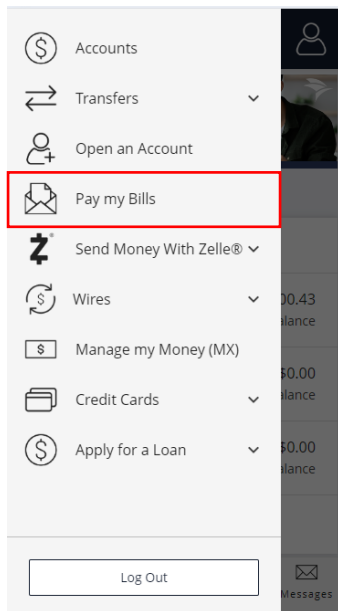
From

To

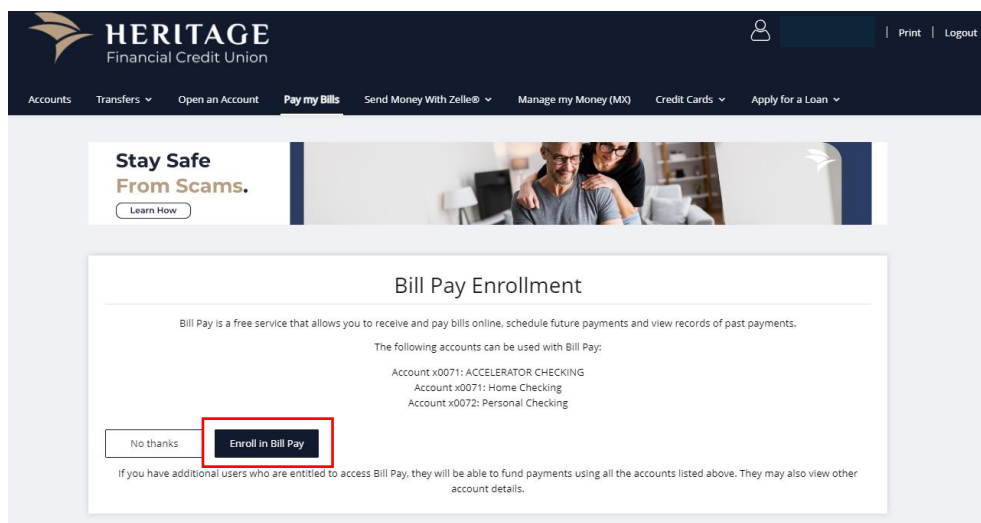
Amount
 \$

Transfer

Clear




3. To enroll in Bill Pay, our free service which allows you to receive and pay bills online, schedule future payments, and view records of past payments, click **“Enroll in Bill Pay.”** (See example on next page)



- Read the Terms of Service disclosure carefully. Once finished, click **"Accept"** to acknowledge that you have read and agree to the Terms of Service that apply to Bill Pay. Then follow the same steps for the Privacy Policy which will follow the Terms of Service.

Welcome to Your New
Digital Banking Experience.
[Learn More](#)



TERMS OF SERVICE

Our Bill Pay terms and disclosures may change from time to time. When we make changes, we'll notify you and ask you to review and accept them.

TERMS OF SERVICE

GENERAL TERMS FOR EACH SERVICE

1. Introduction. This Terms of Service document (hereinafter "Agreement") is a contract between you and Heritage Financial Credit Union (hereinafter "we" or "us") in connection with each service that is described in the rest of this Agreement that applies to services you use from us, as applicable (each, a "Service") offered through our online banking site or mobile applications (the "Site"). The Agreement consists of these General Terms for Each Service (referred to as "General Terms"), and each set of Terms that follows after the General Terms that applies to the specific Service you are using from us. This Agreement applies to your use of the Service and the portion of the Site through which the Service is offered.

2. Service Providers. We are offering you the Service through one or more Service Providers that we have engaged to render some or all of the Service to you on our behalf. However, notwithstanding that we have engaged such a Service Provider to render some or all of the Service to you, we are the sole party liable to you for any payments or transfers conducted using the Service and we are solely responsible to you and any third party to the extent any liability attaches in connection with the Service. You agree that we have the right under this Agreement to delegate to Service Providers all of the rights and performance obligations that we have under this Agreement, and that the Service Providers will be third party beneficiaries of this Agreement and will be entitled to all the rights and protections that this Agreement provides to us. Service Provider and certain other capitalized terms are defined in a "Definitions" Section at the end of the General Terms. Other defined terms are also present at the end of each set of Terms that follow after the General Terms, as applicable.

3. Amendments. We may amend this Agreement and any applicable fees and charges for the Service at any time by posting a revised version on the Site. The revised version will be effective at the time it is posted unless a delayed effective date is expressly stated in the revision. Any use of the Service after a notice of change or after the posting of a revised version of this Agreement on the Site will constitute your agreement to such changes and revised versions. Further, we may, from time to time, revise, update, upgrade or enhance the Service and/or related applications or material, which may render all such prior versions obsolete. Consequently, we reserve the right to terminate this Agreement as to all such prior versions of the Service, and/or related applications and material, and limit access to only the Service's more recent revisions, updates, upgrades or enhancements.

By clicking on the Accept button, I acknowledge that I've read and agree to the Terms of Service that apply to (Bill Pay).

Decline

Accept

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Community.
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By clicking on the Accept button, I acknowledge that I've read and agree to the Terms of Service that apply to (Bill Pay).

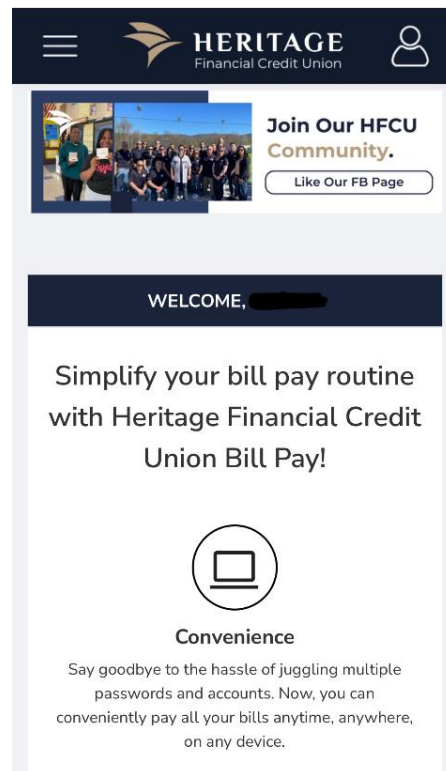
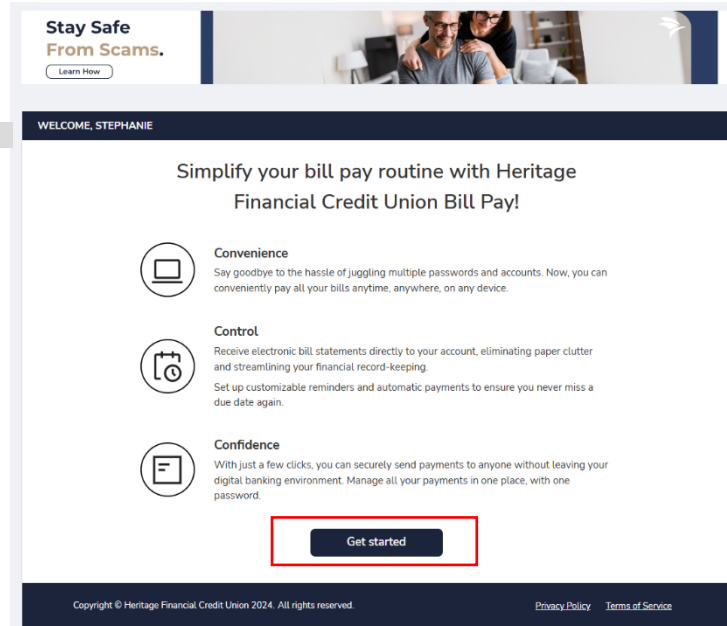
Accept

Decline

Accounts Transfers Pay my Bills Deposit a Check Messages


Accounts Transfers Pay my Bills Deposit a Check Messages

5. You are now enrolled in Bill Pay! Click **“Get started”** to begin the onboarding process.



6. Enter one of your Billers to get started. Once entered, you will be prompted to add your account information on the next screen. Click **"Add"** to finalize

Stay Safe From Scams.
[Learn How](#)



PAY BILLS **ACTIVITY**

Enter biller name to get started

old navy

Match not found. You can add this biller to your list.

+ old navy
Add biller

Old Navy Card - Barclays

You don't have any billers in your profile. Search for billers above to get started.

Account balances

ACCELERATOR CHEC... *0071

Home Checking *0071




Personal Checking *0072

Recent activity [View all activity](#)

You have no recent payments to show here.

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Enter biller name

Search icon

Add biller

Unpaid bills ⓘ

You don't have any unpaid bills at this time.

My billers

You don't have any billers in your profile. Search for billers above to get started.

Is Your Phone Number Correct? [Please Confirm Now](#)

ADD OLD NAVY CARD - BARCLAYS

Account number
.....

Confirm account number
.....

Nickname (optional)
Old Navy

[Cancel](#) [Add](#)

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7. You have successfully added your Biller and are ready to make your first payment through Heritage Financial Bill Pay!

Is Your Phone Number Correct? [Please Confirm Now](#)

REVIEW

✓ Success! Old Navy Card - Barclays *7780 has been added to your list.

[←](#) Old Navy Card - Barclays
Old Navy *7780

Amount
\$0.00

Deliver by
10/28/2024

Pay from
ACCELERATOR CHECKING *0071

[Cancel](#) [Pay](#)

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