

## HOW TO ENROLL IN ONLINE & MOBILE BANKING – PERSONAL & BUSINESS MEMBERS

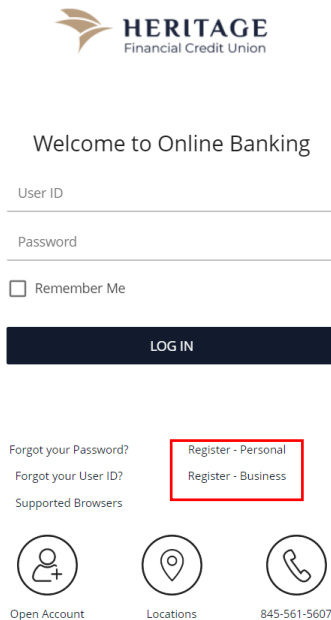
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1. To get started, visit <https://heritagefcu.com/>. Click on the **“Login”** button located on the top right of the homepage. Or download the HFCU mobile app from the [Apple App store](#) for Apple users or the [Google Play Store](#) for Android users.

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



2. On the next screen, select **“Register – Personal”** or **“Register – Business,”** whichever option is applicable for establishing your online banking account. Or on the mobile app this will appear once the app is downloaded and you open the app.



The image shows the login and registration page of the Heritage Financial Credit Union online banking portal. At the top is the Heritage logo. Below it is the text 'Welcome to Online Banking'. There are input fields for 'User ID' and 'Password', and a 'Remember Me' checkbox. A dark blue 'LOG IN' button is positioned below these fields. Underneath the login section, there are links for 'Forgot your Password?' and 'Forgot your User ID?'. The 'Register - Personal' and 'Register - Business' links are highlighted with a red box. At the bottom, there are three circular icons: 'Open Account' (person with plus), 'Locations' (location pin), and '845-561-5607' (phone).

- Please review the iBanking Disclosure carefully. If you wish to move forward, click **“I Accept”** to continue.



- Complete the registration process by inputting the required information in each field. Click **“Submit”** at the bottom of each page once finished. For Personal account members, you can then navigate back to the log in screen and enter in your credentials to access your online /mobile banking. Business members continue to step 5.

### Personal



#### Registration

Please enter the information below. All fields are required.

Account Number


First Name

Last Name

Email Address

Home Phone

Birth Date (mm/dd/yyyy)

MM/DD/YYYY 

Social Security Number

### Business



#### Business Registration

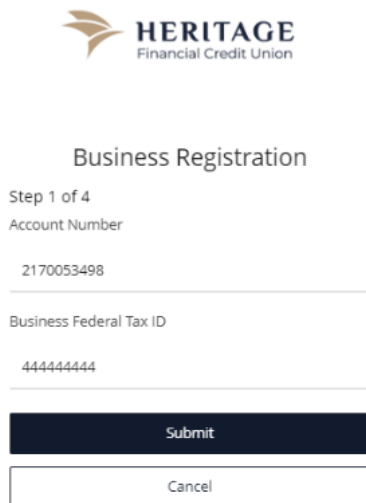
Step 1 of 4

Account Number

Business Federal Tax ID

- 5. For business members, your application will be sent to our Deposit Support team for review. During this time, you will receive an email confirmation which allows you to login using your ID/password selected during registration. Please see steps 1-5 below.

**Step 1.** Enter your account number and business federal tax ID.



The screenshot shows the 'Business Registration' form for Heritage Financial Credit Union. It is titled 'Step 1 of 4'. The form has two input fields: 'Account Number' with the value '2170053498' and 'Business Federal Tax ID' with the value '444444444'. Below the fields are two buttons: a dark blue 'Submit' button and a white 'Cancel' button with a black border.

**Step 2.** Input all owner/officer information.

Business Registration  
Step 2 of 4

**Owner/Officer Information**

Business Title  
Owner/CEO

Business Email Address  
none@none.com

Business Phone Number  
8455615607

First Name  
Harry

Last Name  
Heritage

Email Address  
none@none.com

Home Phone  
8455615607

Social Security Number  
77777777

Birth Date (mm/dd/yyyy)  
01/01/1990

**Step 3.** Select a User ID and Password to use as your login credentials once approved.



### Business Registration

Step 3 of 4

#### Select User ID and Password

\* User ID

heritagehomedecor1

\* Password

.....

\* Confirm Password

.....

Submit

Cancel

Back

**Step 4.** Identify future features that interest you for your business account. Please select all that apply.



### Business Registration

Step 4 of 4

#### Online Banking Rights and Entitlements

We are excited to begin offering Cash Management Services in the coming months. As we prepare for rolling out these features, please indicate if you are interested below:

Remote Deposit Capture:

ACH Origination:

Wire Origination:

Positive Pay:

Back

Cancel

Submit



**Step 5.** You will receive the following notice stating that your business registration is now complete. Please allow one to two business days for configuration of your account. We will send a confirmation email to the email address you identified as your business email address under Step 2.

Dear Harry Heritage,

Congratulations and welcome to Heritage Financial Credit Union ("HFCU")! We are thrilled you have chosen membership with the Credit Union to meet your financial needs. Our Business Online Banking is designed with your business in mind; providing secure and convenient access to your banking needs.

**Your Business Online Banking Benefits Include:**

**A robust suite of Financial Tools:** Enjoy access to features like Money Management, Bill Pay, Account Alerts, Card Controls, and eDocuments, designed to give you control over your financial activities and help you manage your money efficiently from anywhere at any time.

**Cash Management Services:** Upon approval, HFCU offers access to a suite of cash management services that include:

- o **ACH Services:** Streamline your business payments efficiently, whether you're paying out or collecting payments.
- o **Wire Transfers:** Securely send funds quickly across the country or internationally.
- o **Positive Pay:** Protect your business from fraud with our check and ACH fraud prevention service that matches the checks you issue with those presented for payment.
- o **Merchant Capture:** Deposit checks without visiting a branch with our remote deposit capture service, saving you time and improving your cash flow.

**Commitment to our Membership and Community:**

As a part of HFCU, you not only obtain quality service and attention, but also enjoy lower fees and better rates on the financial products we have to offer you. It is our mission to provide your business and the local community with the tools, resources, and education needed to achieve financial success.

**Getting Started:**

To access your new Business Online Banking account, log in with your credentials selected during the registration process. If you requested specific cash management services, please look for follow-up communications from our team regarding the approval process.

[Click here to Login](#)

**Need Assistance?**

Contact our team at 845-561-5607 during business hours, or email us anytime at [info@contacthf.com](mailto:info@contacthf.com). We are here to ensure your banking experience with us is smooth and beneficial.