



New Account Quick Start Guide

1. Enter uhcu.org in your browser.



2. Select "New Member – Account Enrollment" from the home page.

3. You should now be at a screen that prompts you for the following information:

- Requested USERNAME (select your Username)
- Primary Account Number (exclude preceding zeros)
- Temporary Password (4 digit # provided by UHCU)
- Last 4 of SSN
- Zip Code

Once you complete this form, select check "Continue."

Note: If the Username you have selected is not available, you'll be notified to click the back button on your browser and enter a different Username.



United Heritage
Credit Union

New Account Quick Start Guide

4. Record your Username and temporary Password.

5. Follow the instructions to “Click [here](#) to be logged into online banking in a new window.”

6. Enter Username and temporary Password.
Select “Log In.”

7. Select the preferred contact method by which you wish to receive your Secure Access Code and select “Submit.”

Note: This will appear the first time you sign in to the new Online Banking on each computer you use (or every time you sign in if you have certain security settings in place on your browser).

If you need to update your contact information in order to receive the Secure Access Code, please call 512.435.4545 during business hours.

✓ Congratulations! You have successfully enrolled in online banking.

Your new USERNAME and initial password are below. You will need these to complete the enrollment process once you have logged into online banking.

Click [here](#) to be logged into online banking in a new window.

Username: jjones
Password: \$104s07I2W

The initial password is only good for 72 hours.

United Heritage
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Login ID

Password

☐ Remember me

[Forgot your password?](#)

[Locations](#) | [Privacy Policy](#) | [New User](#)

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Please select a target:



New Account Quick Start Guide

8. Enter the Secure Access Code that you received via phone call or text message. Select "Submit."

The screenshot shows the United Heritage Credit Union logo at the top. Below the logo, the text "Enter your Secure Access Code" is displayed. A text input field labeled "Secure Access Code" is provided. At the bottom right, there are two buttons: "Back" and "Submit".

9. Review the contact information on your Online Banking profile. If everything is correct, select "Submit Profile". If anything is incorrect, please call 512.435.4545 during business hours.

The screenshot shows the United Heritage Credit Union logo at the top. Below the logo, a message states: "Please contact us if any information displayed here is incorrect." The form includes fields for Prefix, First Name *, Middle Name, Last Name *, Suffix, Email Address *, Address 1 *, Address 2, Country *, City *, State *, ZIP *, Phone Country *, Home Phone *, and Work Phone. At the bottom right, there are two buttons: "Back to Login" and "Submit Profile".

10. Review Password requirements, enter a Password and select "Submit."

The screenshot shows the United Heritage Credit Union logo at the top. Below the logo, the text "Please set your new password:" is displayed. There are two text input fields: "New Password" and "Confirm New Password". Below the fields, the password requirements are listed: "Password must be at least 8 characters long.", "Password can be no more than 15 characters long.", "Password must contain a minimum of 1 numbers.", "Password must contain a minimum of 1 lower case characters.", "Password must contain a minimum of 1 upper case characters.", and "Password must contain a minimum of 1 special characters." At the bottom right, there is a "Submit" button.

New Account Quick Start Guide

11. The Terms and Conditions of United Heritage Online Banking will then be displayed. To continue, select "I Accept" at the bottom of the page.

United Heritage Credit Union Online Access Agreement and Disclosure Statement

This agreement states the terms and conditions that apply when you gain qualifying access to the Internet, Internet website, qualifying accounts, account information, user interface, or transfer funds between qualifying accounts. These terms and conditions apply to the extent they do not conflict with any applicable law. You hereby agree to these terms and conditions. You must also follow all applicable laws and regulations applicable to the services connected to this agreement.

Explanation of Certain Terms

“**Access**” means the right to “view” means United Heritage Credit Union
“**Account**” means an individual account or accounts (including one or more) to the Internet banking service provided to the benefit of the member.
“**Authorized member**” means, for a business, anyone who is permitted to use the Internet banking service, as authorized by you, or your partner’s authorized member and our online banking service.
“**Business**” means any person, partnership, firm, corporation, or other legal entity that is not an individual.
“**Customer**” means any person, partnership, firm, corporation, or other legal entity that is not an individual.
“**Online banking**” means the services provided under this agreement which allow you to access account information about your Internet banking accounts, transfer funds between qualifying accounts, and perform other transactions and obtain other services via the Internet.
“**Online banking service**” means the services provided to you by a provider (other than you or any other person) authorized to use the Internet banking service.
“**Qualified member**” means any person, partnership, firm, corporation, or other legal entity that is not an individual and is qualified to use the Internet banking service.
“**Services**” means all services that are available to you as a customer.
“**Transfer**” means to transfer funds from one account to another, to be deposited and/or applied to any of your Online Banking Service.
“**Unauthorized member**” means any person, partnership, firm, corporation, or other legal entity that is not an individual and is not authorized to use the Internet banking service.

Access Code

When you use the Online Banking Service, you will use the Access Code to establish or prove your access to the services you are authorized to use. Please then confidentially protect your Access Code. Do not give it to anyone who is not your authorized member and do not allow anyone to use your Access Code. If you attempt to use the person’s Access Code, you are considered to be unauthorized to use the person’s Access Code. You must not allow any other member who is not authorized to access those Access Codes, even if that member is not your authorized member.

Transfer of Funds

None of our employees or representatives will be able to tell you what you can or cannot do with your funds or the amount of your funds. Additionally, if you are contacted by anyone requiring the information, please contact one of our employees at the phone number shown on the back of the card that is attached to the Online Banking Service.

Protecting Your Personal Information

United Heritage Credit Union Online Banking Service may collect and use your personal information to provide you with the services you request. This information may be shared with our agents with account information may also be vulnerable to access by others. You should protect personal information with the same level of care that you would for your account information. You should protect your credit and secure the information and data stored on your computer and the information that is stored on our Online Banking Service.

Individual Agreements for Online Banking Service

Each member or authorized member of a business, firm, or other legal entity or other legal entity, who is not an individual or sole proprietor, who is only authorized under this agreement, however, any of the accounts to which you have access through our Online Banking Service may be jointly owned by, or jointly owned by, other persons, with you.

Qualifying Accounts

Not all accounts are eligible for our Online Banking Service. This must be a named membership on the account in its entirety. If you do not, agree to provide us with any authority we require before we permit access to your account information, you will not be able to use our Online Banking Service. The authority must be determined by our discretion.

How to Use Our Online Banking Service

Please follow the instructions to help and instructions on how to use our Online Banking Service. These instructions are part of your agreement.

Types of Online Banking Service

If, or someone you have authorized giving you your access code (other than that person access to our services), can use our services to perform the following transactions:

- Transfer funds between qualifying accounts.
- Obtain account information and view transactions.
- Obtain account information and view transactions.
- Obtain account information and view transactions.
- Obtain account information and view transactions.

Unauthorized Recurring Fund Transfers

United Heritage Credit Union Online Banking Service may establish unauthorized recurring fund transfers in accordance with the requests you make to us to do so. We will only allow unauthorized recurring fund transfers that do not vary in amount or date from their established, or authorized, schedule.

Communications Link and Your Equipment

12. Select "Register Device" so that you will not be required to enter a Secure Access Code again (unless you have certain security settings in place on your browser or are using a public computer). If you do not register your device, you will need a Secure AccessCode with each log in.

Note: If you are using a shared or public computer, selecting "Register Device" is not recommended.

The image is a screenshot of a mobile application interface for United Heritage Credit Union. At the top, the United Heritage Credit Union logo is displayed, featuring a red circular emblem with a white stylized bird or leaf design. To the right of the emblem, the text "United Heritage" is in a large, bold, black serif font, and "Credit Union" is in a smaller, black serif font below it. Below the logo, the text "Device Registration" is centered in a black sans-serif font. Underneath that, the text "Access Code Accepted." is centered in a green sans-serif font. Below this, there is a grey rectangular button with the text "Do Not Register Device" in a black sans-serif font. At the bottom of the screen, there is a blue rectangular button with the text "Register Device" in a white sans-serif font. The entire interface is set against a light grey background.

13. After successfully setting your Password, you are taken to the Accounts page within Online Banking.

United Heritage
Credit Union

Welcome back

Home

Messages

Transactions

Branches

Services

Help

Settings

Log Off

Online Banking Improvements Are Here!

Early access to new features

United Heritage
Credit Union

Learn More

Transfer Funds

Card Management

Select a Card: *

— Select Card —

Accounts

REGULAR SAVINGS-S00		SPECIAL SAVINGS-S04	
Available Balance	\$0.00	Available Balance	\$0.00
Current Balance	\$1.00	Current Balance	\$0.00

FREEDOM CHECKING-SB1	
Available Balance	\$0.00
Current Balance	\$0.00