

Online Banking Guide



United Heritage
Credit Union

512.435.4545 | 903.597.7484 | 800.531.2328 | UHCU.ORG

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1 Introduction

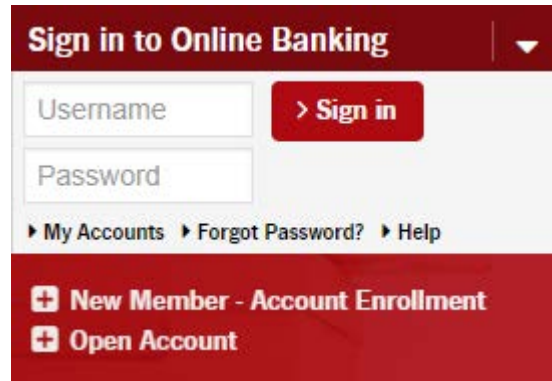
At United Heritage Credit Union, we take a personal approach to your financial needs and strive to continuously improve your member experience. We are known for providing unparalleled member service in our branches but understand your relationship with us doesn't end at our door. That's why we offer robust online services to keep you connected to United Heritage whenever, wherever.

This guide is designed to answer questions about managing your finances online using United Heritage Online Banking. The capabilities of our online services go beyond monitoring account history, transferring funds and making bill payments. With United Heritage Online Banking, you can set up account alerts, create a budget, track spending by category, check external account balances and even monitor your real estate value. We give you the freedom to bank according to your schedule.

Welcome to United Heritage Credit Union!

2 Sign In

Step 1 – Enter Username and Password.
Select “Sign in.”

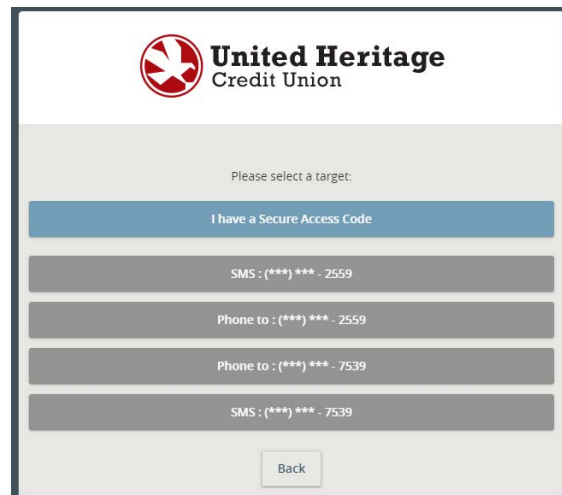


The screenshot shows the 'Sign in to Online Banking' interface. It features a red header with the title and a dropdown arrow. Below the header, there are two input fields: 'Username' and 'Password'. To the right of the 'Password' field is a red button labeled '> Sign in'. Below the input fields, there are three links: 'My Accounts', 'Forgot Password?', and 'Help'. At the bottom, there are two red buttons: 'New Member - Account Enrollment' and 'Open Account'.

Step 2 – Select the preferred contact method by which you wish to receive your Secure Access Code.

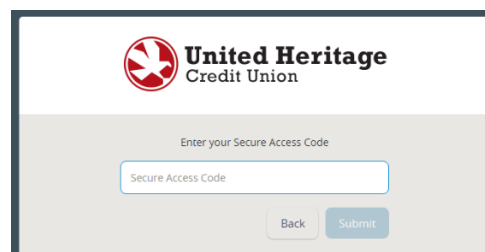
Note: This will appear the first time you sign in to Online Banking on each computer you use (or every time you sign in if you have certain security settings in place on your browser).

If you need to update your contact information in order to receive the Secure Access Code, please call 512.435.4545, 903.597.7484 or 800.531.2328 during business hours.



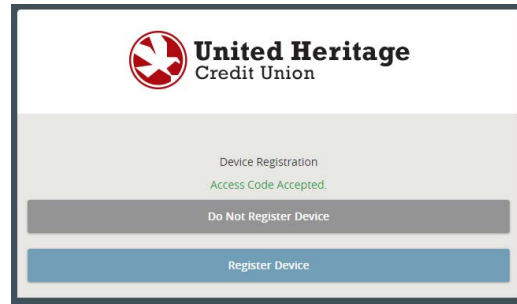
The screenshot shows the 'United Heritage Credit Union' logo at the top. Below the logo, it says 'Please select a target:'. There are four radio button options: 'I have a Secure Access Code', 'SMS : (***) *** - 2559', 'Phone to : (***) *** - 2559', and 'Phone to : (***) *** - 7539'. There is also a 'Back' button at the bottom.

Step 3 – Enter the Secure Access Code that you received via phone call, email or text message. Select “Submit.”



The screenshot shows the 'United Heritage Credit Union' logo at the top. Below the logo, it says 'Enter your Secure Access Code'. There is a text input field labeled 'Secure Access Code'. Below the input field, there are two buttons: 'Back' and 'Submit'.

Step 4 – The next time you sign in to Online Banking, you will need to receive a new Secure Access Code. If you select “Register Device,” you will not be required to enter a Secure Access Code again (unless you sign in on a new browser or have certain security settings in place on your browser).

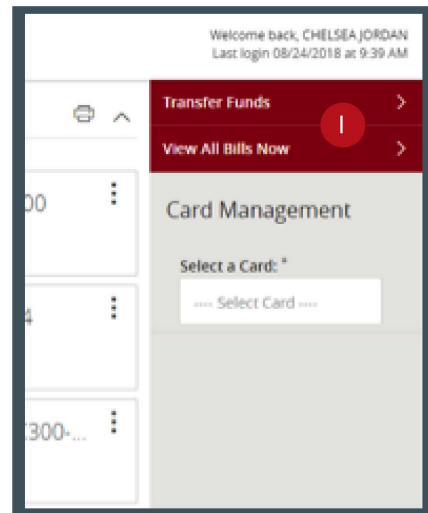
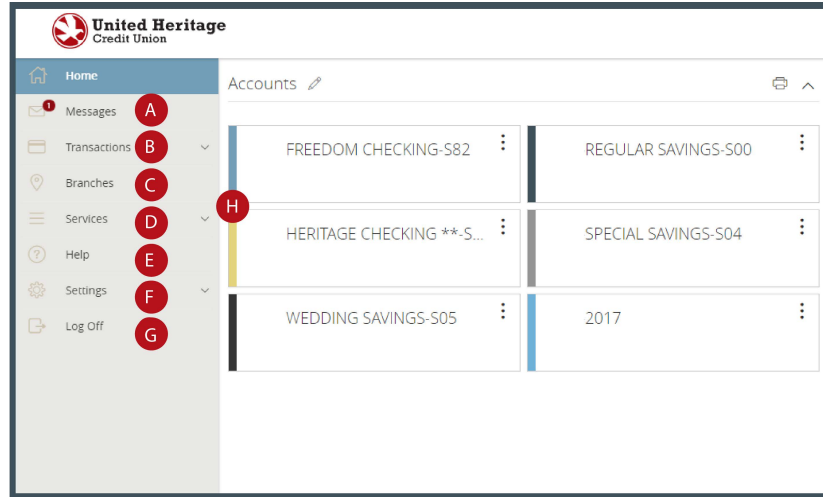


3 Home

The Home page provides an overview of your accounts by account type. You are able to see all your United Heritage deposit accounts, available account balances, the Online Banking navigation menu and notifications for any new messages delivered to your account.

3.1 Overview

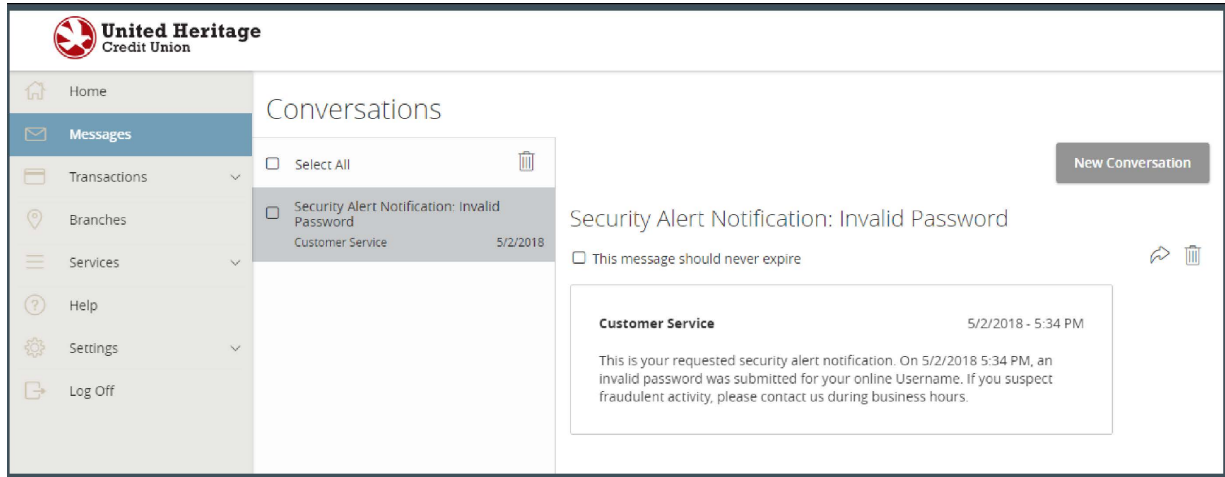
- A. Messages**
- B. Transactions**
 - Transfer/Recurring Transfer
 - Web BillPay
 - Activity Center
 - Member to Member Transfer
 - Mobile Deposit Enrollment
 - eStatements
- C. Branches**
- D. Services**
 - Stop Payment
 - Check Reorder
 - Add External Account
 - Verify External Account
 - UHCU Finance Manager
 - Mortgage Information
- E. Help**
- F. Settings**
 - Account Preferences
 - Security
 - Preferences
 - Alerts
 - Account Update
 - Accessibility
- G. Log Off**
- H. Accounts**
- I. Quick Actions**
 - Transfer Funds
 - Enroll in Bill Pay/View All Bills Now



4 Messages

The Messages page displays your messages. To read a secure message, select the message. Bold messages indicate that you have not read them, while regular-faced messages have been read. To delete multiple messages at one time, check the box to the left of each message subject and select the trashcan icon.

Each message in your Secure Mailbox has an expiration date. If you would like to set a message to never expire, open the message for which you wish to remove the expiration date and check the box next to "This message should never expire."



5 Transactions

Experience a whole new level of financial control with your United Heritage Online Banking. From the Transactions dropdown menu, you can set up one-time or recurring transfers to move money where you need it, when you need it. Plus, save money and gain peace of mind using United Heritage Web BillPay – your bills are paid on time, every time.

5.1 Transfers/Recurring Transfers

Initiate a one-time or recurring funds transfer between two of your accounts.

Step 1 – Select “Transfer/Recurring Transfer” under “Transactions” in your Online Banking navigation menu.

Step 2 – Select the dropdown arrow located under the “FROM” field and choose the account from which you wish to transfer the funds.

Step 3 – Select the dropdown arrow located under the “TO” field and choose the share or loan to which you wish to transfer the funds.

Step 4 – Enter the amount you wish to transfer in the “AMOUNT” field. If you would like to make the transaction a recurring one, check the box next to “Make this a recurring transaction.”

Step 5 – Enter the date on which you wish the transfer to occur in the “DATE” field. If you are setting a recurring transfer, enter a “START DATE” and “END DATE.” If you do not want the transfer to stop, leave the “END DATE” field blank and check the box next to “Repeat Forever.”

Step 6 – Enter a memo in the “MEMO” field if you would like to enter additional information specific to your transfer.

Step 7 – Select “Transfer Funds.”

For more information about or assistance with transfers, please refer to our Recurring Transfer Guide or External Transfer Guide.

The screenshot shows the 'Funds Transfer' form within the United Heritage Online Banking interface. On the left is a navigation menu with options: Home, Messages, Transactions (expanded), Transfer/Recurring Tra..., Web BillPay, Activity Center, Member to Member Tr..., Mobile Deposit Enrollm..., eStatements, Branches, Services, Help, Settings, and Log Off. The main form area is titled 'Funds Transfer' and contains the following fields: 'From' (dropdown), 'To' (dropdown), 'Amount' (text box with '0.00' and a checkbox for 'Make this a recurring transaction'), 'Date' (text box with '9/4/2018' and a calendar icon), and 'Memo (optional)' (text box with placeholder 'Enter letters and numbers only'). At the bottom right of the form are 'Clear' and 'Transfer Funds' buttons. On the right side of the interface, there is a search bar labeled 'Search transactions' and tabs for 'All', 'Pending', and 'Processed'. Below the tabs, it says 'No history available'.

5.2 Web BillPay

To begin using Web BillPay, you must first enroll.

Step 1 – Select “Web BillPay” under “Transactions” in your Online Banking navigation menu.

Step 2 – Select the account you wish to enroll by checking the box next to the desired account.

Step 3 – Select “Enroll in Bill Pay.”

Note: By selecting “Enroll in Bill Pay” you are agreeing to the Terms of Use. You must agree to the Terms of Use to have access to the United Heritage Web BillPay website. Web BillPay is free when it is actively being utilized. An inactivity fee of \$6.95 is assessed if fewer than one (1) payment is processed during the Web BillPay calendar monthly billing cycle.

For more information about or assistance with Web BillPay, please refer to our Web BillPay Guide or call 855.242.8103.

Bill Pay

Please select at least one account below to enroll in Bill Pay

<input type="checkbox"/>	FREEDOM CHECKING	XXXXXX
<input checked="" type="checkbox"/>	RENT-S82 XXXXXX	

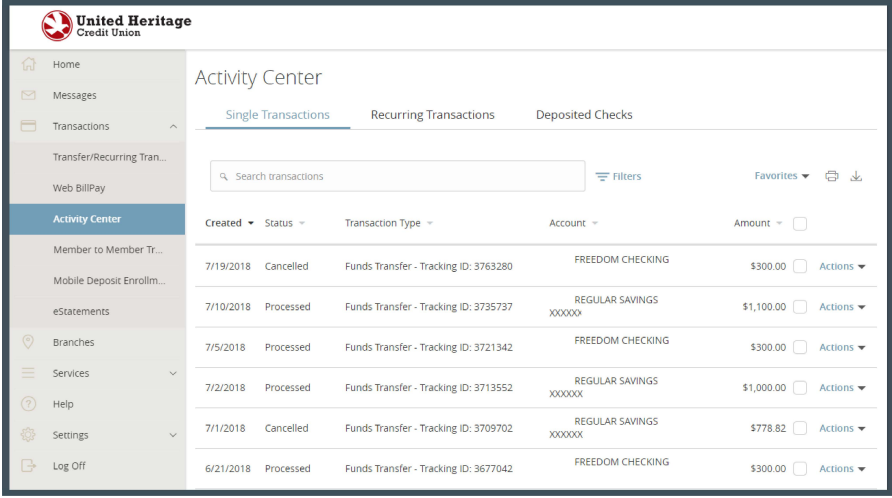
Enroll in Bill Pay Cancel

5.3 Activity Center

The Activity Center provides a list of transaction items for your accounts. Use the tabs above your transactions to locate Single Transactions, Recurring Transactions and Deposited Checks.

If you are trying to locate a specific transaction or series of transactions in your history, enter a search term in the “Search transactions” bar and select “Search.” If you would like to save your search, select “Favorites” and then “Save as New” from the dropdown menu.

You can also filter your results by selecting “Show Filters” under the “Search transactions” bar. Filter options include TYPE, STATUS, ACCOUNT, CREATED BY, START DATE, END DATE, TRANSACTION ID and AMOUNT.



Created	Status	Transaction Type	Account	Amount	Actions
7/19/2018	Cancelled	Funds Transfer - Tracking ID: 3763280	FREEDOM CHECKING	\$300.00	Actions
7/10/2018	Processed	Funds Transfer - Tracking ID: 3735737	REGULAR SAVINGS XXXXXX	\$1,100.00	Actions
7/5/2018	Processed	Funds Transfer - Tracking ID: 3721342	FREEDOM CHECKING	\$300.00	Actions
7/2/2018	Processed	Funds Transfer - Tracking ID: 3713552	REGULAR SAVINGS XXXXXX	\$1,000.00	Actions
7/1/2018	Cancelled	Funds Transfer - Tracking ID: 3709702	REGULAR SAVINGS XXXXXX	\$778.82	Actions
6/21/2018	Processed	Funds Transfer - Tracking ID: 3677042	FREEDOM CHECKING	\$300.00	Actions

5.4 Member to Member Transfer

The Member to Member Transfer page allows you to make a single transfer to another account holder or link another account holder's account (for deposit purposes only) to your Online Banking account. If you plan to make more than one transfer to the other account holder or if you need to create a recurring or future-dated transfer, linking the account is required.

To transfer to another United Heritage member's account, you need to enter his/her Account Number, Share ID/Loan ID, Account Type and the first three letters of his/her last name.

Member to Member Transfer

You can choose to make a single transfer to another member or link another member's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other member, or if you need to create a recurring or future-dated transfer, linking the account is required. When you select the option to link the other member's account to your login, it will place that account number in the drop-down menu in the funds transfer option.

Single Transfer
Link Account

5.5 Mobile Deposit Enrollment

You can deposit checks to your United Heritage account anytime, anywhere using the UHCU Mobile App on your device. To enroll in Mobile Check Deposit, follow the steps listed below.

Step 1 – Select the “Mobile Deposit Enrollment” link under “Transactions” in your Online Banking navigation menu.

Step 2 – Review the Remote Deposit Services Disclosures and Agreement and check the box.

Step 3 – Select “Accept.”

Step 4 – Once enrolled, sign in to the UHCU Mobile App and select “Deposit Check” from the navigation menu.

For more information about or assistance with Mobile Check Deposit, please refer to our Mobile Check Deposit Guide.

The screenshot shows a mobile app interface for "Mobile Deposit Enrollment". At the top, there is a "Menu" button and the title "Mobile Deposit E...". Below the title, the heading "Remote Deposit Capture Enrollment" is displayed. The main text explains that mobile deposit allows users to deposit checks directly into their account via a mobile device. It provides instructions on how to endorse a check, including a line for the "United Heritage CU Account #". It also mentions signing the check and launching the "Deposit Check" feature in the app. A link to "Remote Deposit Services Disclosures and Agreement" is provided. At the bottom, there is a checkbox labeled "Check this box to accept our Remote Deposit Services Disclosures and Agreement." and an "Accept" button.

Menu Mobile Deposit E...

Remote Deposit Capture Enrollment

Mobile Deposit allows you to deposit checks directly into your account via your mobile device. Simply endorse the check as follows: For Deposit Only United Heritage CU Account # _____ (your account number) Sign the Check with your legally-binding signature. Once complete, you can launch "Deposit Check" in mobile banking so that you can take a picture of the front and the back of the check. To request this service or see FAQs, please review the [Remote Deposit Services Disclosures and Agreement](#).

☐ Check this box to accept our Remote Deposit Services Disclosures and Agreement.

Accept

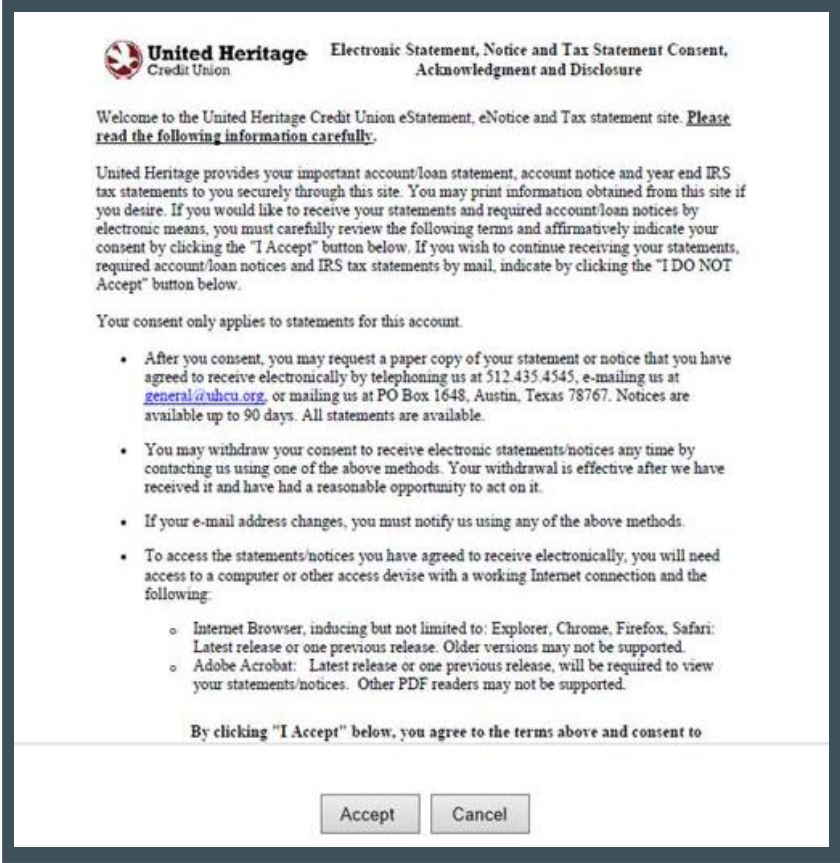
5.6 eStatements


Go paperless with eStatements! Save time and paper with this convenient alternative to monthly mailed statements. By signing up to receive your statements electronically, you are able to download them through your Online Banking account the first business day of each month. By receiving your statements electronically, you're free from the burden of having to keep track of and shred paper statements. You can access all of this information online whenever you need.

If you are a new eStatement user, you need to complete the following steps:

Step 1 – Select “eStatements” under “Transactions” in your Online Banking navigation menu.

Step 2 – Review the Privacy Policy and select “Continue to eStatements.”



 **United Heritage** Credit Union Electronic Statement, Notice and Tax Statement Consent, Acknowledgment and Disclosure

Welcome to the United Heritage Credit Union eStatement, eNotice and Tax statement site. Please read the following information carefully.

United Heritage provides your important account/loan statement, account notice and year end IRS tax statements to you securely through this site. You may print information obtained from this site if you desire. If you would like to receive your statements and required account/loan notices by electronic means, you must carefully review the following terms and affirmatively indicate your consent by clicking the "I Accept" button below. If you wish to continue receiving your statements, required account/loan notices and IRS tax statements by mail, indicate by clicking the "I DO NOT Accept" button below.

Your consent only applies to statements for this account.

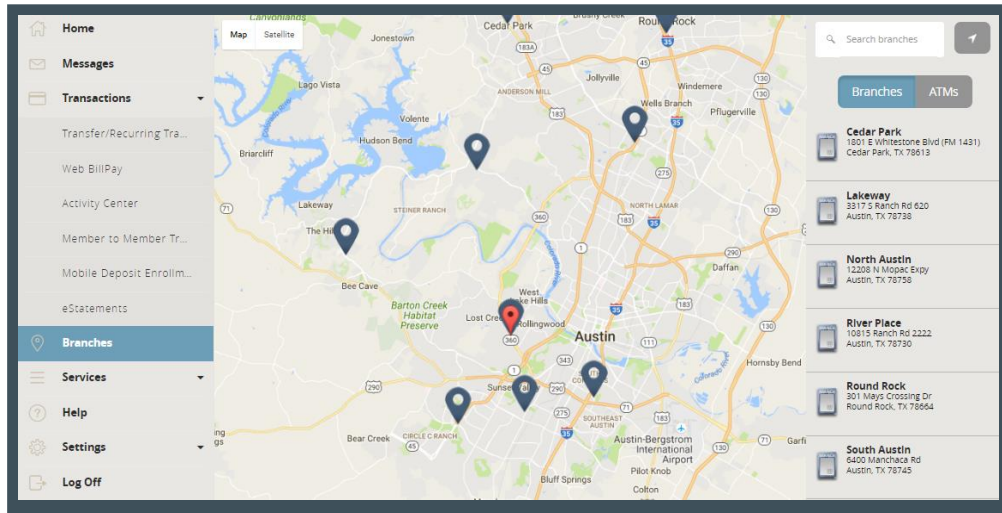
- After you consent, you may request a paper copy of your statement or notice that you have agreed to receive electronically by telephoning us at 512.435.4545, e-mailing us at general@uhcu.org, or mailing us at PO Box 1648, Austin, Texas 78767. Notices are available up to 90 days. All statements are available.
- You may withdraw your consent to receive electronic statements/notices any time by contacting us using one of the above methods. Your withdrawal is effective after we have received it and have had a reasonable opportunity to act on it.
- If your e-mail address changes, you must notify us using any of the above methods.
- To access the statements/notices you have agreed to receive electronically, you will need access to a computer or other access device with a working Internet connection and the following:
 - Internet Browser, including but not limited to: Explorer, Chrome, Firefox, Safari: Latest release or one previous release. Older versions may not be supported.
 - Adobe Acrobat: Latest release or one previous release, will be required to view your statements/notices. Other PDF readers may not be supported.

By clicking "I Accept" below, you agree to the terms above and consent to

6 Branches

At United Heritage, it is our goal is to provide you with personalized service that meets your needs. In order to provide our members with the most convenient services possible, we have 12 local branches in Austin, Cedar Park, Georgetown, Kyle, Lakeway, River Place, Round Rock and Tyler; have a network of 5,000 Shared Branches nationwide; and are part of the Alliance of Austin Credit Unions.

On the Branches page, you will find a map that displays UHCU branch locations as well as free ATMs.



7 Services

Maintain your United Heritage account 24/7 using our convenient Online Banking services – reorder checks, add an external account, request stop payments and more.

7.1 Stop Payment

Make a stop payment request within Online Banking.

Step 1 – Select “Stop Payment” under “Services” in your Online Banking navigation menu.

Step 2 – Select “Single Check” or “Multiple Checks” depending on how many checks for which you wish to request a stop payment.

Step 3 – Select the account for which you wish to request the stop payment.

Step 4 – For a single check, enter the “CHECK NUMBER” of the check for which you wish to request a stop payment and select “Save.”

For multiple checks, enter the “STARTING CHECK NUMBER #” of the check for which you wish to request a stop payment and select “Save.” Then enter the “ENDING CHECK NUMBER #” of the check for which you wish to request a stop payment and select “Save.”

Step 5 – If you wish to do so, enter additional information specific to your transfer in the remaining fields.

Step 6 – Select “Send Request.”

Note: A fee of \$24.00 will be charged to your account for each Stop Payment Request placed. A Stop Payment order is effective for six months and may be renewed upon a request made in writing to United Heritage Credit Union.

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE *	Are you requesting to stop payment on one or multiple checks?
ACCOUNT *	Single Check
	Multiple Checks
NOTE	* - Indicates required field <div> <input type="button" value="Back"/> <input type="button" value="Send Request"/> </div>

7.2 Check Reorder

The Check Reorder page allows you to reorder checks by selecting the account for which you wish to order checks. You will be taken to Harland Clarke's website to complete the order.

Reorder Checks

Please choose an account to reorder checks.

<input type="checkbox"/>	FREEDOM CHECKING-S82 XXXXXX
<input type="checkbox"/>	HERITAGE CHECKING **-S81 XXXXXX

7.3 Add External Account

The form on the Add External Account page enables you to request that an external account (an account you have at another financial institution) be linked for electronic transfers with your United Heritage Credit Union account if your account qualifies. There are two parts in this process:

Part 1 – Add Your Account

Part 2 – Verify Your Account

Part 1 – Add Your Account

Step 1 – Input the following information about the account you would like to add:

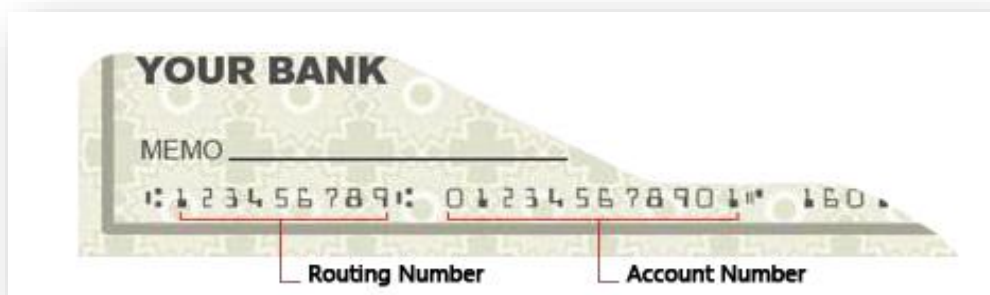
- Institution's Routing Number
- Your Account Number
- Account Type (Checking or Savings)

This information is located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number they use for savings deposits. Also, verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions.

Step 2 – Select "Continue."

Step 3 – Two micro deposits will be generated and sent to your external account (typically within five business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both deposit amounts as you will need them later in Step 2, the verification process.

Note: Only domestic (U.S.) banks are allowed. If the micro deposits do not appear in your account within the specified timeframe, contact the external financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.



ACCOUNT NUMBER:	ACCOUNT TYPE:
<input type="text"/>	<input type="text" value="Checking"/>
ROUTING NUMBER:	
<input type="text"/>	

Part 2 – Verify External Account

Step 1 – Once you note the amounts of your micro deposits, sign in to Online Banking and select the “Verify External Account” link under “Transactions” in the navigation menu.

Step 2 – Enter the deposit amounts and activate your external account (please see section 7.4).

Verify External Account Requests

This form will allow you to verify the amounts of the External Account Requests that you have made. Click the "Continue" button below to see the list of outstanding requests for your Online Banking login.

[Submit](#)**7.4 Verify External Account**

The form on the Verify External Account page allows you to verify the amounts of the External Account Requests that you have made. Select "Submit" to see the list of outstanding requests for your Online Banking account.

Note: Micro deposits may take several days to appear in your external account.

For more information about or assistance with transferring money to an external account, please refer to our External Transfer Guide.

Step 2: Verify Your Account

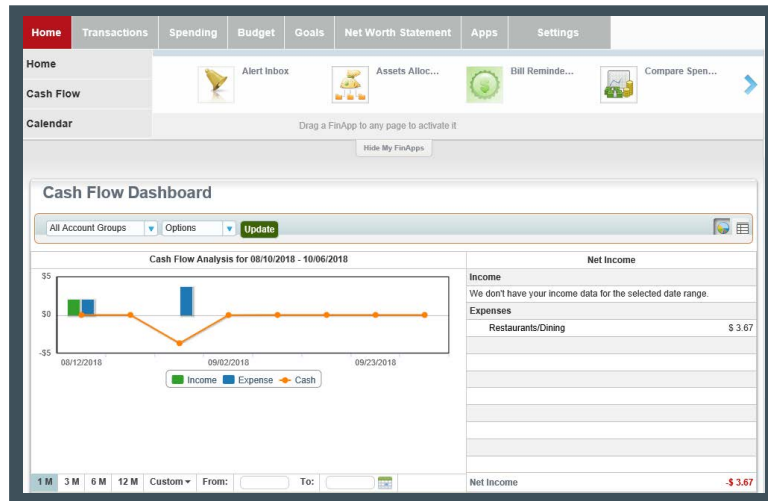
Once you receive the amounts of your micro deposits, [please click here](#) to enter the amounts and activate your external account.

[Continue](#)

7.5 UHCU Finance Manager

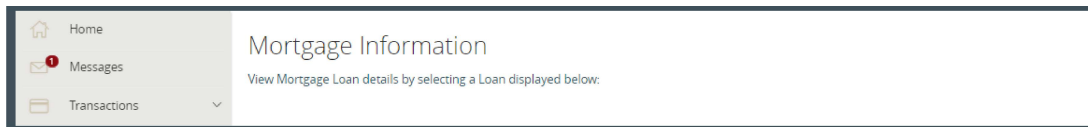
The UHCU Finance Manager page gives you a complete snapshot of your income and expenses by allowing you to link external accounts.

With the UHCU Finance Manager, you can track your checking, savings, credit card, loan, investment and rewards account balances in one place. Better manage your personal finances by monitoring what you own and what you owe. You can also categorize your expenses automatically and visualize how much you spend on things like rent, groceries, gas and dining. In a few clicks, you are able to create budget goals for your most common expenses and check on your progress in real time. And, if you're a homeowner, it's likely your home is your largest asset – get the full picture of your net worth by linking the value of your home to the UHCU Finance Manager.



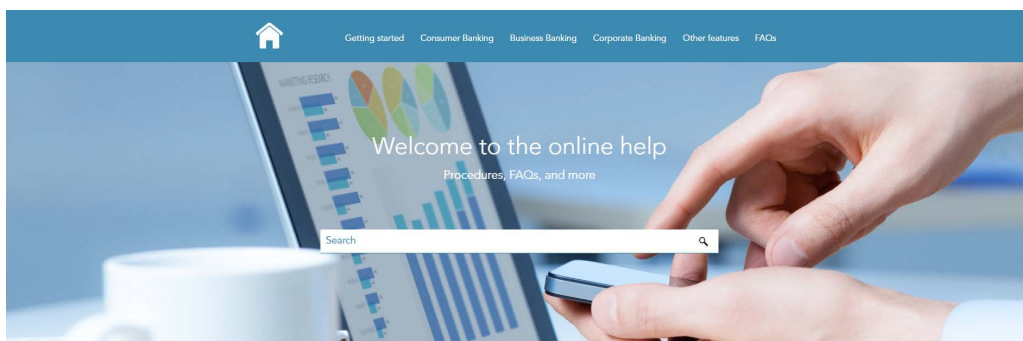
7.6 Mortgage Information

The Mortgage Information page allows you to access information about your UHCU Mortgage Loan, make payments and more.



8 Help

The Help page is a tool for you to get the most from Online Banking. Use the table of contents or the built-in search bar to help you find helpful content about Online and Mobile Banking.



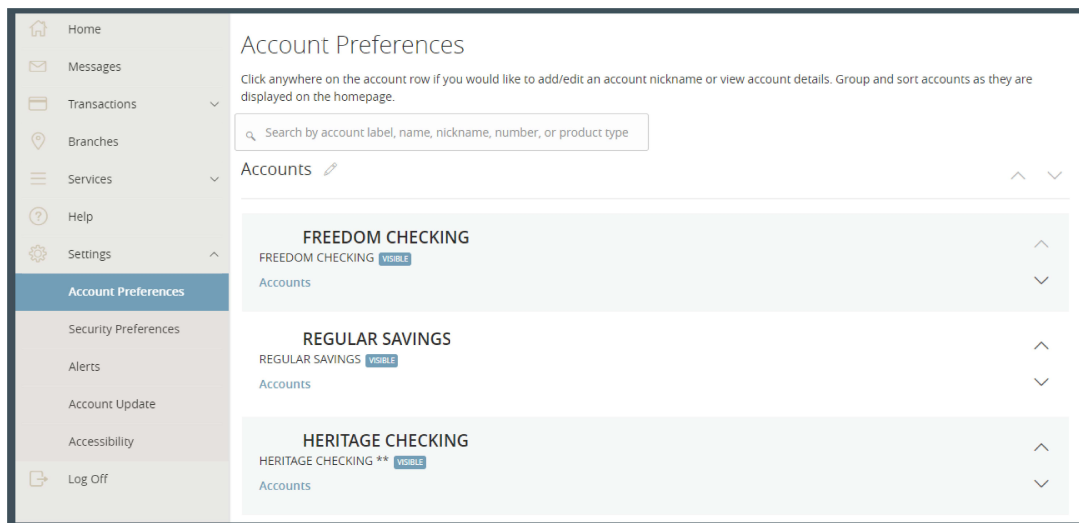
9 Settings

It's your Online Banking account and you're in control. Create nicknames for your accounts to easily identify them, set up account alerts or change security settings.

9.1 Account Preferences

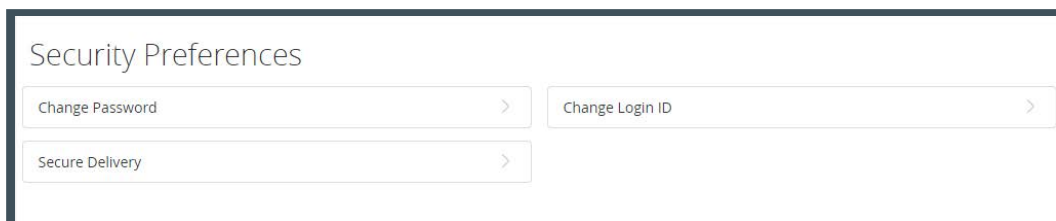
The Account Preferences page enables you to create nicknames for your accounts so you can easily identify them. These nicknames are used throughout your Online Banking instance only. The "Order" fields can be used to determine the order in which your accounts appear on the page (subject to the grouping of accounts by the type of account).

Note: Some changes will not be reflected until you have signed out and signed back in to Online Banking.



9.2 Security Preferences

The Security Preferences page is where you can change your settings such as Password, Username and Secure Access Code delivery options.



Change Password

Step 1 – Select the “Change Password” button.

Step 2 – Enter your Old Password, your New Password and re-enter your New Password. Please note the password requirements.

Step 3 – Select “Change Password” to complete the update.

The screenshot shows a web form titled "Change Password". It contains three input fields: "Old Password *", "New Password *", and "Confirm New Password *". Below these fields, there are several lines of text providing password requirements: "The New Password and Confirm New Password fields must match", "Password must be at least 6 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 left, there is a note: "* - Indicates required field". At the bottom right, there is a button labeled "Change Password".

Change Username

Step 1 – Select the “Change Login ID” button.

Step 2 – Enter a new Username in the “New Login ID” field. Please note the username requirements.

Step 3 – Select “Submit” to complete the update.

The screenshot shows a web form titled "Change Login ID". It contains one input field: "New Login ID *". Below this field, there are two lines of text providing requirements: "Login ID must be at least 4 characters long." and "Login ID must be no more than 20 characters long." At the bottom left, there is a note: "* - Indicates required field". At the bottom right, there is a button labeled "Submit".

Change Secure Access Code Delivery Options

Step 1 – Select the “Secure Delivery” button.

Step 2 – Select “New Phone Number” and/or “New Text Number.”

Step 3 – Enter your new contact information in the appropriate field.



Step 4 – Select “Save.”

Secure Delivery Contact Information

Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery.



Text

(512)





Phone

(512)





Phone

(512)



Text

(512)



* - Indicates required field



New Phone Number

New Text Number

Note: You have the option to edit or delete a delivery contact using the buttons to the right of each field.

Phone

(512)435-4545



9.3 Alerts

The Alerts page enables you to select preferences for alerts that notify you of important account information and personal reminders.

Note: Notifications are always sent to your Secure Mailbox in addition to any other notification channels you may select.

Create an Alert

Step 1 – Select “New Alert” from the dropdown menu on the right side of the page.

Step 2 – Select “Date Alert,” “Account Alert,” “History Alert” or “Transaction Alert” depending on the type of alert you wish to create.

Step 3 – Enter the required information.

Step 4 – Select “Save.”

The screenshot shows the 'Alerts' page interface. On the right side, there is a dropdown menu that is currently open, displaying the following options: '--- New Alert ---' (highlighted in blue), 'Date Alert', 'Account Alert', 'History Alert', and 'Online Transaction Alert'. On the left side of the page, there are several expandable sections for different alert types: 'Date Alerts (0)' with the text 'No Alerts Defined.', 'Account Alerts (0)', 'History Alerts (0)', 'Online Transaction Alerts (0)', and 'Security Alerts (16)'.

Delete an Alert

Step 1 – Locate the Alert you wish to delete and select “Edit.”

Step 2 – Select “Delete.”

Step 3 – Select “Confirm.”

Note: You can make an alert inactive by toggling the switch in the “Enabled” column to “Off.”

^ Date Alerts (1)				
Description	Account	Frequency	Notification	Enabled
On the 8th of January.		○	Send only a secure message	<div> <div>On</div> <div></div> </div> Edit

9.4 Account Update

On the Account Update page, update or verify the address, phone number or email address on your account. If you make an update to this information, all shares under this membership account will be updated.

Requested updates will update within one to two business days. Please ensure your phone numbers are valid in case we need to contact you with any questions regarding your submitted information.

Note: You must select “Submit” after you make any changes or the information will not be updated.

Home

Messages

Transactions

Branches

Services

Help

Settings

Account Preferences

Security Preferences

Alerts

Account Update

Accessibility

Log Off

Address Change

Complete and submit this form to change your address information for one or more of your accounts.

Select the account below

Select All Clear All

☐ REGULAR SAVINGS XXXXXX

Address 1 *

Address 1

Address 2

Address 2

City *

City

State *

Texas

ZIP *

ZIP

Phone Country

United States

Home Phone *

Home Phone

Work Phone

Work Phone

Cell Phone

Cell Phone

Email Address

Email Address

Submit

* - Indicates required field

9.5 Accessibility

On the Accessibility page, you will find tools and settings that can enhance your Online Banking experience, such as enabling high contrast mode.

Accessibility Settings

We are committed to providing online banking that is usable and accessible to everyone. On this page, you will find tools and settings that can enhance your online banking experience.

☐ Enable high contrast mode

10 Assistance

If you need additional information or assistance, we're here to help!

10.1 Further Assistance

Browse our website, visit one of our branches or give us a call during business hours to seek more useful United Heritage Online Banking information.

- United Heritage Online Banking information: uhcu.org/onlinebanking
- United Heritage branch location and hours listing: uhcu.org/locations
- Member Service Center: **512.435.4545 | 903.597.7484 | 800.531.2328**
- Web BillPay support: **855.242.8103**
- Helpful UHCU guides: uhcu.org/onlinebanking

10.2 Frequently Asked Questions (FAQ)

- **Q:** What is the website address to access Online Banking?
 - **A:** uhcu.org
- **Q:** I can't sign in to Online Banking. What should I do?
 - **A:** Call our Member Service Center at 512.435.4545, 903.597.7484 or 800.531.2828 during business hours and then press 0 to speak with a representative.
- **Q:** Why do I need a Secure Access Code?
 - **A:** The Secure Access Code is an added layer of security to protect your account.
- **Q:** Will I need to enter this Secure Access Code every time?
 - **A:** No, it is for one-time access only. You do not need to save the Secure Access Code sent to you.
Note: You may be asked to enter a Secure Access Code in the future. If this happens, you need to have a new Secure Access Code delivered to you and follow the guided steps to sign in to your Online Banking account. If you are prompted to enter a Secure Access Code each time you sign in to Online Banking, you may want to change the security settings of your internet browser. See the last Q&A for more information.
- **Q:** Why am I no longer asked security questions?
 - **A:** With the enhanced security features of the new Online Banking, the security questions are no longer needed. The security questions have been replaced by the Secure Access Code.
- **Q:** I have already signed in to the new Online Banking; why am I being asked to enter a Secure Access Code again?
 - **A:** If you're attempting to sign in to your Online Banking account on a different computer or if you've established certain security settings on your web browser, you may be asked to enter a Secure Access Code again. As an added level of security, the new Online Banking system requires you to enter a Secure Access Code if you try to access your Online Banking account from a computer or browser it does not recognize.