

# 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 “Account Sign In.”

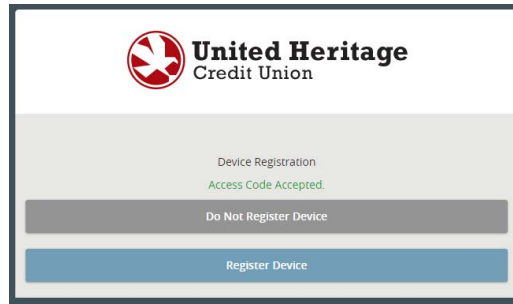
**Step 2** – Select the preferred contact method by which you wish to receive your Secure Access Code.

**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.

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

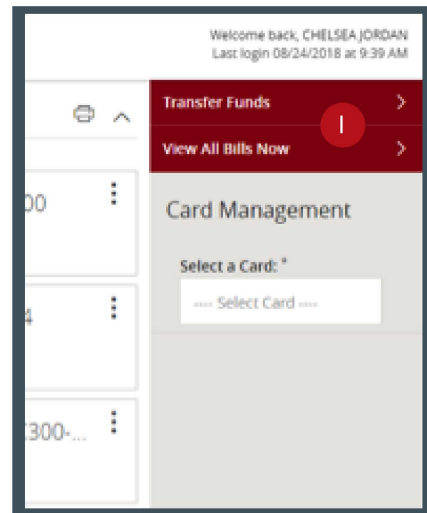
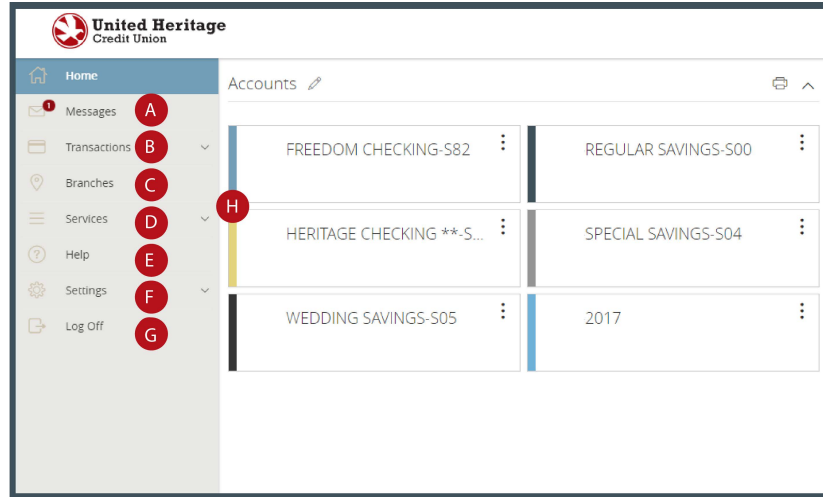


### 3 Home

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
  - Loan Payments
  - Web BillPay
  - Activity Center
  - Member to Member Transfer
  - Mobile Deposit Enrollment
- C. Branches**
- D. Services**
  - Stop Payment
  - Check Reorder
  - Add External Account
  - Verify External Account
  - eStatements
  - Mortgage Information
- E. Help**
- F. Settings**
  - Account Preferences
  - Security Preferences
  - Change of Address
  - Alerts
  - 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."

The screenshot displays the United Heritage Credit Union online banking interface. The top left features the United Heritage Credit Union logo. The top right shows a "Welcome back" message. A navigation menu on the left includes Home, Messages (selected), Transactions, Branches, Services, Help, Settings, and Log Off. The main content area is titled "Conversations" and shows a list of messages. The selected message is a "Security Alert Notification: Invalid Password" from "Customer Service" dated 6/12/2020. The message content is displayed in a box, and there is an option to "This message should never expire" with an unchecked checkbox. The message text reads: "This is your requested security alert notification. On 6/12/2020 3:36 PM, an invalid password was submitted for your online Username. If you suspect fraudulent activity, please contact us during business hours."

## 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** – Select the Frequency dropdown and choose either a one-time transfer or a recurring schedule. If recurring, select to process Forever Until Cancelled, or Until Date and choose a stop date.

**Step 6** – Enter the date on which you wish the transfer to occur or recurring transfer to begin.

**Step 7** – Enter a memo in the “MEMO” field if you would like to enter additional information specific to your transfer.

**Step 8** – 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' page in an online banking application. On the left is a navigation sidebar with options: Home, Messages, Transactions (expanded to show Transfer/Recurring Tra..., Loan Payment, Web BillPay, Activity Center, Member to Member Tr..., Mobile Deposit Enrollm...), Branches, Services, Help, Settings, and Log Off. The main content area is titled 'Funds Transfer' and contains the following fields: 'From Account' (dropdown), 'To Account' (dropdown), 'Amount' (input with '\$' and '0.00'), 'Frequency' (dropdown set to 'One time transfer'), 'Transfer Date' (input with '02/03/2023' and a calendar icon), and 'Memo (optional)' (text input). A blue 'Transfer Funds' button is at the bottom. On the right, there is a search bar 'Search transactions' and a summary table with columns 'All', 'Pending', and 'Processed'. The table shows a transaction for '2/3/2023 External Transfer' with amount '\$10.00' and status '#10108782 Authorized'.



## 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.

The screenshot shows a web interface titled "Bill Pay". At the top, there is a light gray instruction box: "Please select at least one account below to enroll in Bill Pay". Below this is a table with two rows. The first row has an unchecked checkbox, the text "FREEDOM CHECKING", and "XXXXXX". The second row has a checked checkbox, the text "RENT-S82 XXXXXX", and "XXXXXX". At the bottom of the form are two buttons: "Enroll in Bill Pay" (in blue) and "Cancel" (in white).

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	XXXXXX

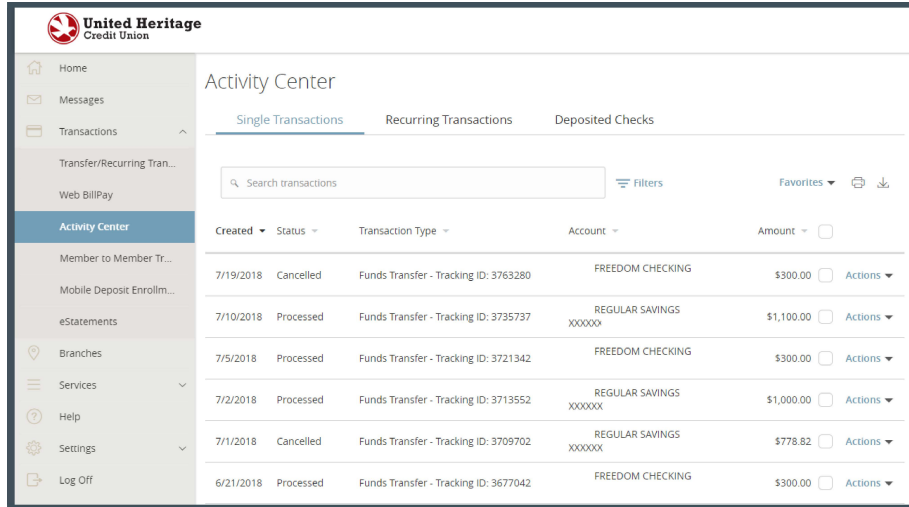
Enroll in Bill Pay Cancel

### 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.

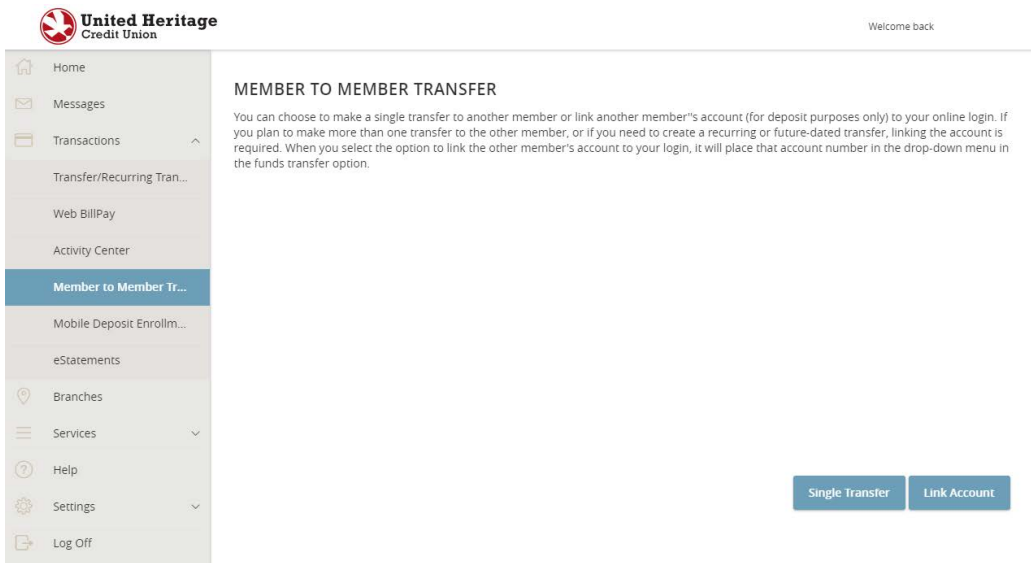
You can also filter your results by selecting “Show Filters” under the “Search transactions” bar. Filter options include TYPE, STATUS, ACCOUNT, CREATED BY, START DATE, END DATE, TRANSACTION ID and AMOUNT.



### 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.



## 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.

Please note: You can also enroll in Mobile Check Deposit within the UHCU Mobile App.

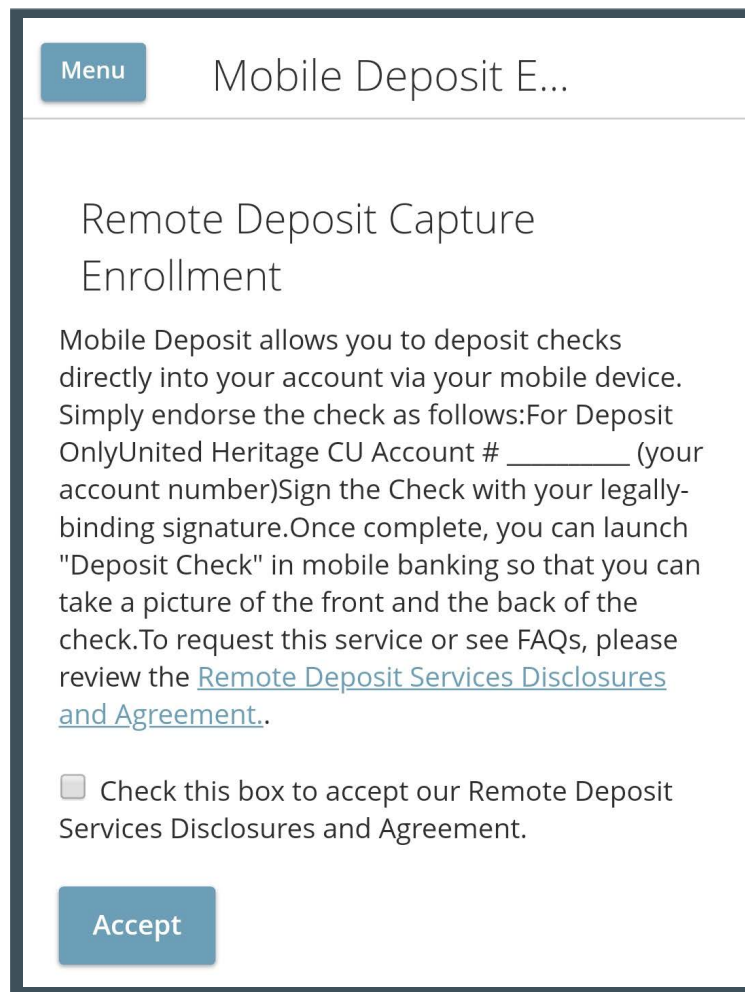
**Step 1** – Select the “Mobile Deposit Enrollment” link under “Transactions” in your Online Banking navigation menu.

**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.



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

## 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 11 local branches in Austin, Cedar Park, Georgetown, Kyle, Lakeway, River Place, Round Rock and Tyler; 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.

The screenshot displays the United Heritage Credit Union online banking interface. At the top left is the United Heritage Credit Union logo. A navigation sidebar on the left includes links for Home, Messages, Transactions, Branches (highlighted), Services, Help, Settings, and Log Off. The main content area is titled "Branches" and features a map of the Austin area with several branch locations marked by blue pins. A search bar is located at the top right of the map area. Below the map, there is a list of branch details for Cedar Park, Georgetown, Lakeway, North Austin, River Place, and Round Rock, each with an ATM icon and address information.

Branch Name	Address
Cedar Park	1801 E Whitestone Blvd (FM 1431) Cedar Park, TX 78613
Georgetown	12 Waters Edge Cir Georgetown, TX 78626
Lakeway	3317 S Ranch Rd 620 Austin, TX 78738
North Austin	12208 N Mopac Expy Austin, TX 78758
River Place	10815 Ranch Rd 2222 Austin, TX 78730
Round Rock	301 Mays Crossing Dr Round Rock, TX 78664

## 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.

The screenshot displays the 'Stop Payment' interface within the United Heritage Credit Union online banking portal. On the left, a navigation menu includes options like Home, Messages, Transactions, Branches, Services, and Stop Payment (which is currently selected). The main content area is titled 'Stop Payment' and includes a sub-instruction: 'Complete the fields below to make a stop payment request based on known payment information.' The form contains the following elements:

- Request type:** Radio buttons for 'Single Check' (selected) and 'Multiple Checks'.
- Account:** A dropdown menu with the placeholder text 'Select an account'.
- Check number:** A text input field.
- Check amount (optional):** A text input field with a value of '\$0.00' and a currency symbol.
- Check date (optional):** A date selection field with a calendar icon.
- Payee name (optional):** A text input field.
- Note (optional):** A text input field.
- Action:** A blue button labeled 'Request stop payment' at the bottom right.

## 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.

The screenshot shows the United Heritage Credit Union online banking interface. The top left features the United Heritage Credit Union logo. The top right says "Welcome back". A left-hand navigation menu includes: Home, Messages, Transactions, Branches, Services, Stop Payment, **Check Reorder** (highlighted), Add External Account, Verify External Account, UHCU Finance Manager, Mortgage Information, Help, Settings, and Log Off. The main content area is titled "Reorder Checks" and contains the instruction "Please choose an account to reorder checks." Below this is a table with two rows, each with a checkbox, an account name, and a suffix.

Please choose an account to reorder checks.		
<input type="checkbox"/>	FREEDOM CHECKING-S82 XXXXXX	S82
<input type="checkbox"/>	HERITAGE CHECKING **S81 XXXXXX	S81

### 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"/>	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 eStatements

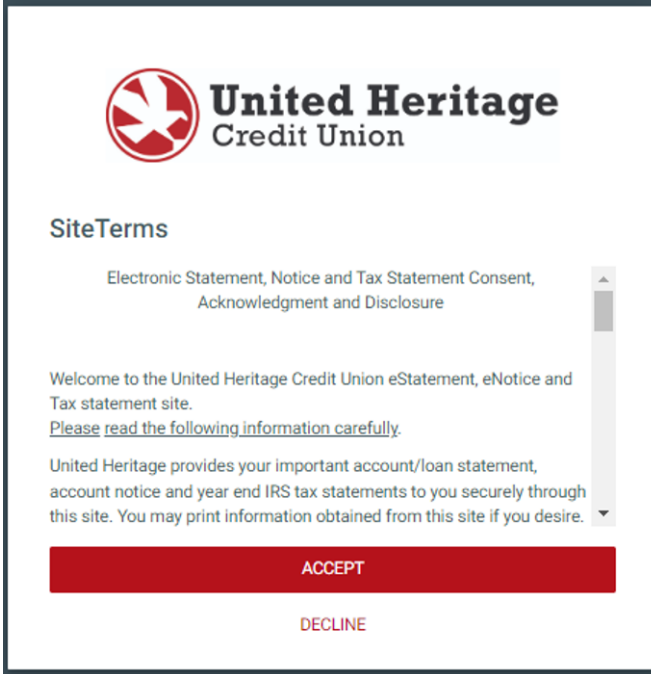
Go paperless with eStatements! Save time and paper with this convenient alternative to monthly mailed statements. By signing up to receive your statements electronically, you are able to download them through your Online Banking account the first business day of each month. By receiving your statements 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 “Services” in your Online Banking navigation menu.

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

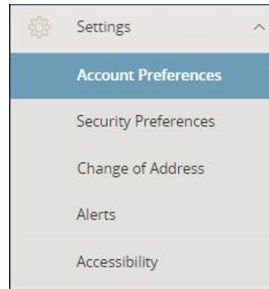
**Note:** Pop-ups and cookies must be enabled on your device in order to view eStatements.



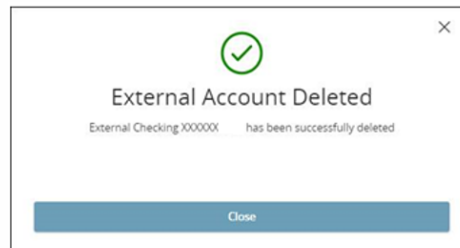
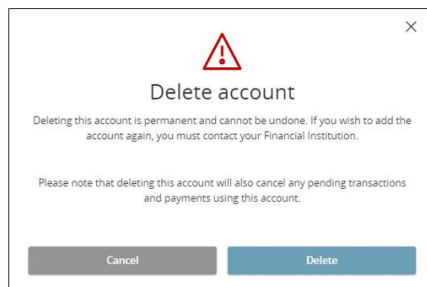
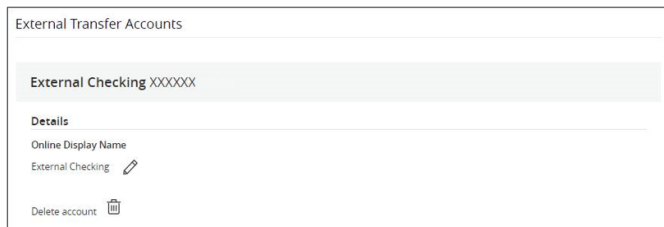
The screenshot shows a web page for United Heritage Credit Union. At the top left is the logo, a red circle with a white stylized leaf or flame. To its right is the text "United Heritage Credit Union". Below the logo is the heading "SiteTerms". Underneath that is the text "Electronic Statement, Notice and Tax Statement Consent, Acknowledgment and Disclosure". Further down is a welcome message: "Welcome to the United Heritage Credit Union eStatement, eNotice and Tax statement site. Please read the following information carefully." Below that is another paragraph: "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." At the bottom of the page are two buttons: a large red button labeled "ACCEPT" and a smaller red button labeled "DECLINE".

## 7.6 Remove External Account

To remove an external account that is linked; select Settings, then Account Preferences. The list of all shares or linked accounts will display.

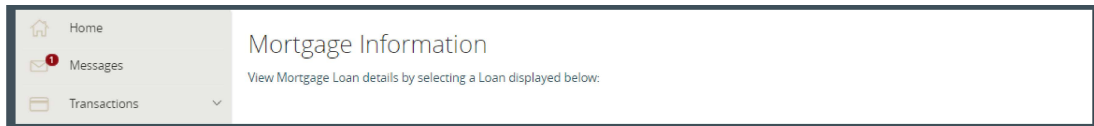


Select the external account that you want to delete. Once selected, it will expand and an option to “Delete Account” will be visible. Select the trash can icon to delete. A warning will display informing you that this cannot be undone, and any pending external transfers will be canceled if deleted. Select “Delete” to continue and remove the linked external account.



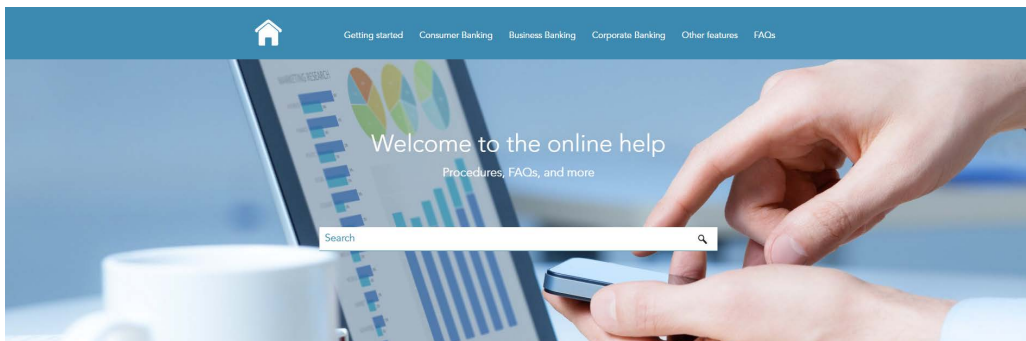
## 7.7 Mortgage Information

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

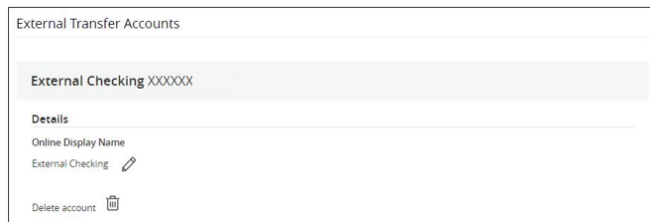
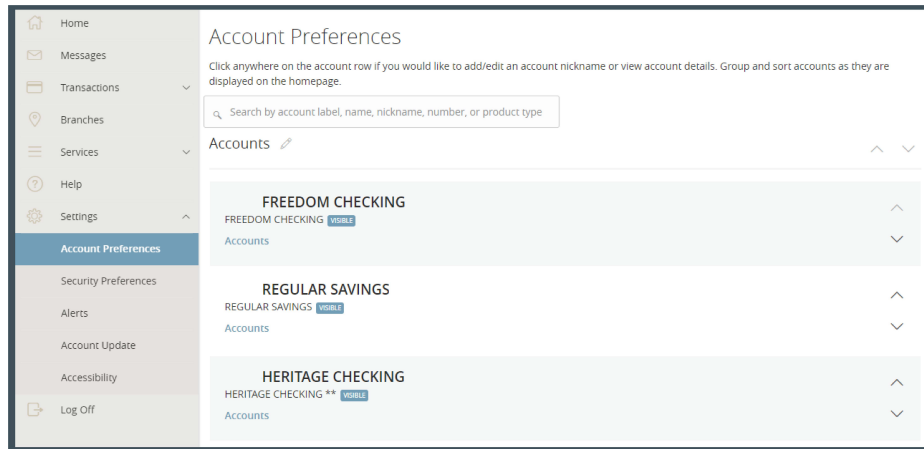
It's your Online Banking account and you're in control. Create nicknames for your accounts to easily identify them, set up account alerts or change security settings.

### 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).

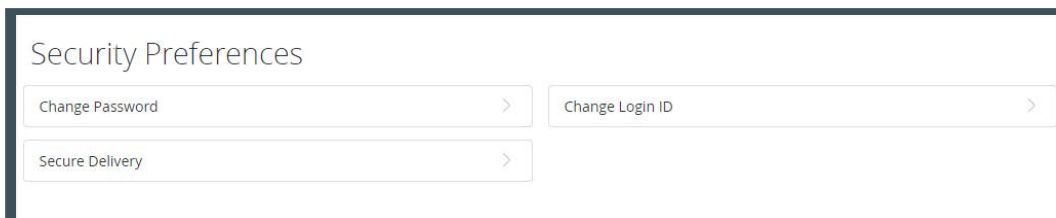
**Note:** Some changes will not be reflected until you have signed out and signed back in to Online Banking.

Linked external accounts can also be removed here. Select the external account that you want to delete. Once selected, it will expand and an option to "Delete Account" will be visible. Select the trash can icon to delete. A warning will display informing you that this cannot be undone, and any pending external transfers will be canceled if deleted. Select "Delete" to continue and remove the linked external account.



### 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 the fields 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." A legend at the bottom left states "\* - Indicates required field". A "Change Password" button is located at the bottom right.

## 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 includes the instruction "Type your desired new Login ID in the field below." and a single input field labeled "New Login ID \*". Below the field are two lines of text: "Login ID must be at least 4 characters long." and "Login ID must be no more than 20 characters long." A legend at the bottom left states "\* - Indicates required field". A "Submit" button is located at the bottom right.

**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 Change of Address

On the Change of Address page, update or verify the address, phone number or email address on your account. You may also add a temporary or permanent mailing address if different from your physical address. All accounts with a PO box as a mailing address must also have a physical address. If you make an update to this information, all shares under this membership account will be updated.

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

#### Update Personal Information

Complete and submit this form to update your address and contact information. All correspondence is mailed to the address on file for the primary account owner.  
**Note: These changes do not update the delivery options used for your Secure Access Code (SAC) or security alerts. To update those delivery options, click [here](#).**

--Add New Address-- ✓

Physical Address for THE SNACK PACK LLC XXX0D668

Domestic  International

Address Line 1 \*

Address Line 2

City \*  State \*  Zip Code \*

Other Information for THE SNACK PACK LLC XXX0D668

Your home phone number is required. If you do not have a home phone number, please enter your mobile phone number as your home phone.

Domestic  International

Home Phone Number <input style="width: 95%;" type="text"/>	Mobile Phone Number <input style="width: 95%;" type="text"/>
Work Phone Number <input style="width: 95%;" type="text"/>	Work Phone Number Extension <input style="width: 95%;" type="text"/>

Email Address \*

Alternative Email Address

Preferred Contact Method \* Select Preferred Contact Method v

\* - Indicates required fields

Cancel
Submit

## 9.4 Alerts

The Alerts page enables you to select preferences for alerts that notify you of important account information and personal reminders. Some security alerts such as an invalid password attempt cannot be disabled for your security. Other alerts you can create, edit, and enable or disable as you wish.

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

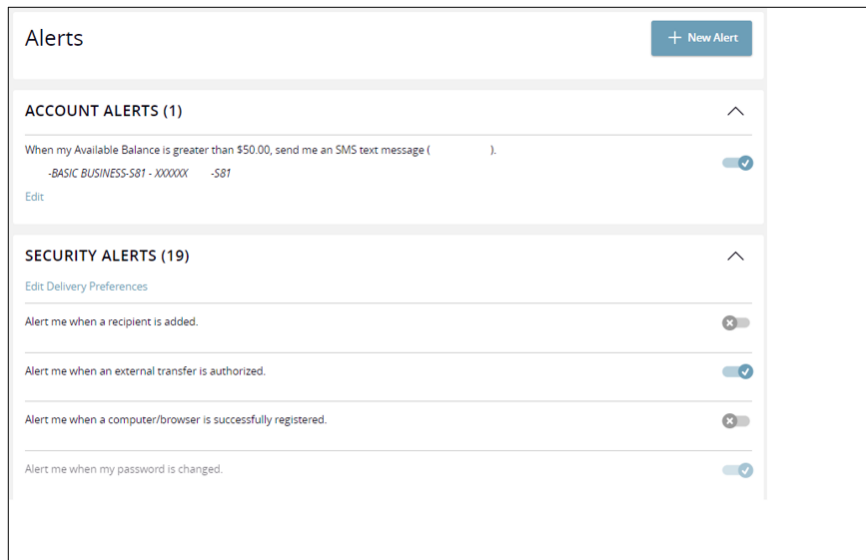
### Create an Alert

**Step 1** – Select the “New Alert” at the top right 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 including the delivery method of this alert.

**Step 4** – Select “Save.”



### 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	On <input type="checkbox"/> Edit



## 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 UHCU Online Banking information.

- United Heritage Online Banking information: [uhcu.org/onlinebanking](https://uhcu.org/onlinebanking)
- United Heritage branch location and hours listing: [uhcu.org/locations](https://uhcu.org/locations)
- Contact Center: **512.435.4545 | 903.597.7484 | 800.531.2328**
- Web BillPay support: **855.242.8103**
- Helpful UHCU guides: [uhcu.org/onlinebanking](https://uhcu.org/onlinebanking)

### 10.2 Frequently Asked Questions (FAQ)

- **Q:** What is the website address to access Online Banking?
  - **A:** [uhcu.org](https://uhcu.org)
- **Q:** I can't sign in to Online Banking. What should I do?
  - **A:** Call our Contact 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 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.