



HOME BANKING

Guide to Services

Welcome to Home Banking provided to you by Greenville Heritage FCU! To use this service you will use your social security number as your Logon ID and the last four digits of your home telephone number as your temporary security code. The first time you use the service, you will be asked to create your own security code. We strongly recommend you select an 8-digit alphanumeric value for your security code to ensure privacy. Protect this code carefully, and change it often. You may access Home Banking through our website, www.greenvilleheritage.com. We want your Home Banking experience to be a success in every way, so please contact any of our branches if you have a question or require assistance.

Use Home Banking to review account balances and history, transfer funds (normal exclusions apply), review and change scheduled transfers, view transfer history, make loan payments and loan advances. Home Banking's **Account Balance** feature tells you the account number and account type of the accounts you are using with Internet Banking. When you select an account from the list, you get the available and actual balance for that account. Home Banking's **Account History** feature enables you to review account history that our institution maintains for each account. Home Banking's **Account Transfer** feature offers three types of transfers:

- **Immediate** - A transfer is attempted immediately. You are notified if the transfer is successful while you are on-line (like a transaction at an ATM). The money is actually moved based on the same schedule as transactions performed at an ATM.
- **One-time** - A transfer is made on a date you specify.
- **Automatic** - A transfer occurs as often and as many times as you specify.

Transfers that are made on future user-specified dates are called "scheduled" transfers. These transfers may be either one-time or automatic. The first transfer date may be no more than 18 months in the future. Scheduled transfers are processed on the scheduled date. Transfers scheduled for non-business dates (such as January 1 or weekends) are processed on the next business day for one-time transfers and on the previous business day for automatic transfers. Home Banking's **Scheduled Transfers** feature lets you review one-time or automatic transfers or cancel a transfer before it occurs. You can also change information, depending on the type of scheduled transfer:

- One-time transfer - You can change the amount and date of the transfer.
- Automatic transfer - You can change the amount, next transfer date, number of transfers, and transfer frequency. The changes affect all future transfers.

If you want to change the FROM or TO account, you must cancel the transfer and set it up correctly. An immediate transfer takes place the instant you confirm it, so it cannot be modified or canceled afterward. Home Banking's **Transfer History** feature provides the details, including the status of transfers you've made. You have several ways in which to select which transfer(s) you want to review. If you don't specify any criteria, you get all available transfer history. If you specify:

- Account number - You receive all transfers for that account.
- Transfer dates - You receive transfers from the start date to the end date.
- Transfer amount - You receive all transfers within plus or minus \$10 of the specified amount.

If you want to direct the search to a more restricted list of past transfers, specify a combination of transfer details. Home Banking's **Loan Payment** feature allows you to make immediate, one-time, or automatic payments to a loan.

Secure Mail offers the capability to send, save, review or delete messages to Customer Service. You can use this feature at any time to communicate questions, problems or requests.

Personal Options allow you to: change your security code, add or delete an account, establish or change pass phrase information, and create a personalized Logon ID. Personal Options can be used to change your personal information on the service; however, you must notify our institution directly of any relevant changes to your name, address, or phone number.