

# HCU Online Banking User Guide

Version 1.1, 9-16-2013

## ***Background***

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### **HCU Online Banking -a part of the HCU Connect family of services**

HCU Online Banking is a secure, comprehensive suite of financial tools to put you in control of your finances. From pre-filled loan applications to ACH origination and budgeting tools, HCU Online Banking is full featured and can be thought of as your personalized credit union you can take with you anywhere.

HCU Online Banking is accessible at [www.hcu.coop](http://www.hcu.coop) and is compatible with the following browsers.

- Internet Explorer (IE) 6.0 and higher
- Mozilla Firefox 2.0 and higher
- Google Chrome 1.0 and higher
- Safari 3.0 and higher

Reporting charts require Adobe Flash.

Getting around in HCU Online Banking is easy as it utilizes a simple tabbed design. At the top of the page is a short navigation menu. The tabbed main menu is directly below our logo and is where most of the action takes place. For every tab, there is also a sub menu directly below it to select options for that tab. There are links placed throughout the platform to help you with relevant tasks like pre-filling an amount column or providing context sensitive help information.

The basics are here, like account balances, account history, and transfers. This is historically what most folks have come to expect from Online Banking, and we've got this area covered well. And there's more, much more. How about the ability to schedule funds to be transferred from another banking relationship you have somewhere else. Yes, we've got that. Or the ability to track and analyze your spending. We've got that too. Dive in and experience the control.

Below, we've placed all the various options into groups, to make this document easier to use.

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## ***1. Registration and login***

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In order to access HCU Online Banking, you first need to register. This is an easy four step process that takes a few minutes. To begin, click on the "Register" link located in the online banking login box at [www.hcu.coop](http://www.hcu.coop).

Next, you will need to verify select information to confirm your identity.

- Account (member) number
- Last four of the primary Social Security Number (SSN)
- Birthdate (MM/DD/YYYY format)

You'll be required to agree to various disclosures and agreements. The agreements are viewable as a PDF by clicking them directly. Once verified, you'll then need to select a username and a password. Below are a few guidelines for usernames within online banking:

- NOT case sensitive
- May not be the same as the member/account number or password
- Must be between 6 and 20 characters long
- Must start with a letter
- May only contain numbers and letters (i.e. no special characters such as ?!\$@)

Guidelines for passwords include:

- Case sensitive
- May not be the same as the member/account number or username
- Must be between 8 and 20 characters
- Must contain at least 1 number
- May contain letters, numbers and the following characters (~!@#%&^\*+=)

Next you must select and answer three challenge questions from the list provided. These questions may be presented to you when the device accessing HCU Online Banking is not recognized or suspicious behavior is suspected. Finally, you'll create a security phrase, and select a security image from the gallery provided. These items will be presented each time you login to ensure the authenticity of the session.

Once complete, you've now created your own, unique online banking account and can access your account information at your convenience. To access your newly created online banking account, visit [www.hcu.coop](http://www.hcu.coop) and login.

On subsequent visits, once you've entered your username, the security phrase and image you previously selected will appear. If the image or phrase is incorrect please restart the login process or contact us at 800.428.8472. You will also need to enter a password. The final step in the login process is to answer the challenge question. You have the option for the system to 'Remember Computer' and not ask this challenge question. This option should only be selected if the device being used is a private device (i.e. not public like a Library or Internet Café). If you select 'Yes', online banking will not prompt you to answer a challenge question in subsequent visits (unless the cookies are deleted on the device).

## 2. View and Search

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### Natural language Search

Available within the accounts tab. Search is a very important piece of our Online Banking system. You can enter basic information using natural language and HCU Online Banking will find the info that matches.

Finding Transactions is fast and easy, just try some of these example searches ...

- Search by Date
  - EX: Last month, Yesterday, 4/15/2011, etc.
- Search by Amount
  - EX: \$100, about \$320 or over \$240
- Search by Description, Memo, Notes, Flags, or Check Number
  - EX: Costco, iPad, or Check#450
- Search by Category
  - EX: DiningOut, Automobile or Groceries
- Combined search
  - EX: Costco around 300

If you were to enter the term 'Costco' into the search box, HCU Online Banking will return a list of results that match the criteria. Perhaps you're looking for a transaction that is around \$300 at Costco; then simply enter 'Costco around 300'. You can also narrow down your results to a date range by typing '3/14/08 to 4/14/08'.

HCU Online Banking comes with a helpful search guide that can be accessed by clicking the 'How Do I Search?' link next to the search box. This tool will give useful information on what type of terms can be used to search through transaction history.

In order to clear your search and start a brand new search, click the button titled 'Clear'. This will show all transactions in chronological order once again and allow the user to start fresh with new searches. If search is

executed from the Accounts page, HCU Online Banking will search across all accounts including any third party accounts you may have entered.

*Q. I search for something and it didn't return any results?*

A. There are a number of different reasons this might have occurred. Take note of the following possibilities:

- Is the spelling correct?
- Are the dates formatted correctly?
- There might not be a transaction that matches the search.

### **Link your accounts**

Choose the accounts tab and then choose "Link my accounts" in the tab sub menu to get to our linked account request form. Linked Accounts (alternate account access) allows you to view multiple accounts you're an owner or co-owner of, on one screen. It's the most convenient way to manage your multiple HCU accounts and is fantastic for situations such as children away at college.

We offer three levels of alternate account access, depending upon the account ownership and your access level. Due to increased security measures, you will need to print out, sign and submit this application. All requests are manually verified by credit union staff.

### **View account balances (account summary)**

By default, upon login, you will be taken to the account summary page under the accounts tab which lists your accounts along with a host of different options. At a glance you'll be able to view accounts:

- Name
- Type
- Number (Select digits are masked)
- Available Balance
- Balance

The 'Options' link provides the members with the following options:

***Favorites:*** Also, if you have many accounts, you may want to mark some accounts as favorites (via the edit link). This way, you can view a shorter account list of just your favorites by clicking the show favorites link. If an account is listed as a favorite the ★ icon will show up next to it.

***Show Assets and Liabilities:*** In order to get a better rounded view of a user's net worth, members have the option of adding tangible assets and liabilities. Some popular items can be automobiles, houses or anything else that has value.

***Upload accounts:*** You may also manually add many of your accounts from other institutions, such as Bank of America, American Express, Chase, and others by uploading an OFX or QFX file. These are the same type of file formats that are used in Microsoft's Money and Intuit's Quicken products.

***Download to Money -OFX:*** Produces a file to be downloaded into your financial management software

At the bottom, your total net value is shown which is comprised of all of the account information available on the page. It does not include your external assets and liabilities.

NOTE: You also have the option of not viewing the Assets by clicking "Options" and removing the check mark from "Show Assets and Liabilities".

By clicking the 'Edit' button you may:

- Edit the name of the account displayed (nick name) within online banking
- Designate accounts as "Favorites"
- Select which accounts will be included in your spending reports
- Create Balance or Savings Goals along with deadlines.

- Add notes to the account

Remember to save any changes so that they take effect.

Each account has an edit button (please see above), a 🌟 designating the account as a favorite or an envelope ✉️ which allows you to create a message to send to HCU with the details of the account already included. For more information on the messaging capabilities please see the communications section.

### **View account details**

While in the accounts summary page under the accounts tab, click on any HCU account to bring up the transaction history page and to view a wide variety of account details such as rates and opening dates.

### **View check copies**

While in the accounts summary page under the accounts tab, click on any HCU checking account to bring up the transaction history page and then look for the "check withdrawal" entry of the check you're wanting to view. There will be a "view check" link directly under the entry; simply click on the link to bring up a front and back image of the check. Not all check withdrawals have images available, due to various processing routes taken.

### **View eStatements**

Choose the eStatements tab to get a menu of your HCU account and VISA credit card statements. Those with linked accounts will first need to choose which account to view. eStatements are in PDF format and 24 months of statement history is kept on the system. We highly recommend you save your eStatements to a secure area on your personal computer system for future access.

### **View holds (pre-authorizations)**

While in the accounts summary page under the accounts tab, you will see a hold 🕒 **1Hold** icon for any transactions not yet received but pre-authorized. You can click on this link to view your outstanding holds.

When you use your CREDIT or DEBIT card, the merchant will authorize the transaction to confirm you have the funds to cover the purchase (or cash advance), which creates an authorization on your account.

While the money hasn't actually been paid to the merchant YET, your available credit or balance is reduced by the authorization amount, so that the funds (or credit) are set aside and cannot be spent again. The actual charge to your account is completed one to five days later, when the transaction is processed, and HCU transfers funds to the merchant's bank account.

If the transaction isn't processed within a certain number of days, the authorization will expire and the "on-hold" amount will become available to you again. AUTHORIZATIONS MAY NOT EQUAL ACTUAL CHARGES! Authorization mismatches occur in situations where the total transaction amount is uncertain. For example, when renting a car, the rental agency will immediately request the credit card authorization in an amount that THEY estimate will cover the total potential bill. Many hotels do this as well, because a guest might stay longer than planned, and would be liable for the extra daily charges. Gas stations may also do this too, many times authorizing larger amounts than your actual charges.

### **View HCU Diamond VISA Awards**

This link is only viewable by members who have an HCU VISA Diamond Awards credit card. Choose the cards tab and then choose Diamond Awards on the tab sub menu. This will pop-up a new browser window or tab displaying your HCU Diamond Awards control panel. If you've never logged into your control panel, you'll need to agree to the terms of use and complete a bit of information. Once you've done that, you'll go directly into your account summary on every future visit and choose the card you want to view details for.

The control panel gives you an account summary, provides detailed transaction history, and provides a way for you to redeem your points for awards. It also contains information about the program and FAQs.

### **View sign-in history**

Choose the profile tab or profile from the top most menu and then choose the sign in history tab sub menu. This is a listing of sign-in attempts with IP addresses and can be very handy if you find yourself questioning who's been in your online banking.


## View Transactions (transaction history)

The transactions page lists all of the transactions that HCU Online Banking is managing. These transactions are listed in chronological order with the newest transactions being listed first. There are actually 2 versions of the transactions page...

- Transactions for all accounts: if you click on the transactions link in the tab sub menu, you'll see a list of transactions across all of your accounts (in chronological order). This is a convenient way to see a collapsed chronological view of your transaction activity regardless of account. Your loan, credit card, checking, and savings account transactions are all listed in this view. You can also get to this view by searching from the account summary page.
- Transactions for a single account: if you click on an account in the account summary page, you'll be taken to a list of transactions for that particular account. This is more like the traditional transaction view that you see in most online banking systems.

The transactions page shows useful summary information for each transaction, including:

- date of transaction
- age of transaction
- flag (you can flag transactions, this helps them stand out in case you need to follow up later)
- category (you can place your transactions into meaningful categories, like grocery, phone bill, etc)
- merchant
- amount

You can edit each transaction by clicking the  icon. This includes putting the transaction into a specific category, adding notes to a transaction, or perhaps even flagging a transaction.

Another interesting feature in HCU Online Banking is the ability to click on any of the attributes of a transaction and to automatically run a search. For instance, if you were to click on the category of a transaction such as 'Automobile'... HCU Online Banking would search across the entire transactions list and return only your transactions listed under the 'Automobile' category.

*Q. Why do I only see a few transactions?*

A. You may have inadvertently executed a search by clicking an item in the transaction history. Press the clear button to view all transactions.

*Q. Does this show all of my transactions for all of my accounts?*

A. If you were to click a specific account (i.e. Checking) the transaction history will only display the history for that specific account. If you were to click the "Transactions" link in the accounts tab sub menu you would view all of your transactions across all accounts entered into HCU Online Banking.

## 3. Transfer and pay

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### Advance a line of credit

Choose the loan tab and then choose loan advance on the tab sub menu. You can then access any of your HCU lines of credit or HCU credit cards and advance funds to any of your accounts, including your linked accounts. You can even add comments if you like. The flexibility is very handy, as you can access all your HCU Express LOC products including your home equity, your HCU VISA credit cards, and even your overdraft line of credit.

### Bill Pay -pay anyone and save time and money

HCU Bill Pay is a full featured system that allows for entering multiple payees, scheduling payments, eBilling (vendor statements are sent to you through Bill Pay, with email alerts) from select vendors, and expedited payments. All at no cost for consumer accounts. You can add personal notes, categorize your payments, and create customized spending reports inside of the Bill Pay system as well. Since your payments come from your checking account, the powerful budgeting and reporting, and search features inside HCU Online Banking can

include every payment. A full featured help menu is available within this area and should be consulted for more detailed and current information.

### **External transfers via ACH**

A complete module for transferring funds to, and pulling funds from, external non-HCU accounts. This feature comes with a \$500 base daily limit for accounts opened 90 days or more in good standing. Larger limits and operation within the first 90 days are available upon approved request.

Basically, to use external transfers, you setup channels to your external savings and checking accounts and verify them through micro-payments that you initiate. Once these channels are verified, you may pull from, or transfer to these accounts up to your daily limit. Transfers take an average of two business days to complete. There are no fees for using this service. Your linked accounts are not available for this service; an additional internal transfer may be needed with these accounts.

### **Request a check be mailed to you**

Choose the check services tab and then choose check request on the tab sub menu. A check will be mailed to your address on record from any of your share or checking accounts, including your linked accounts. You can also add a comment if you like. A check may take up to seven days to reach you in the continental US, depending upon mail delivery times to your area.

### **Transfer funds and make loan payments -now**

Choose either the transfers or loans tab, depending on your needs, and then transfers or loan payments in the tab sub menu. Then choose the amounts and accounts you'd like to take the money from and where you want to move it to or what loan you want to pay. You can even select from your linked accounts, and add comments to your transfers, if you like. The transfers take place at the time you execute them and show up in your history immediately.

### **Transfer funds and make loan payments -scheduled**

Convenience and control at your fingertips. Choose either the transfers or loans tab, depending on your needs, and then scheduled transfers or scheduled loan payments in the tab sub menu. Then choose the amounts and accounts you'd like to take the funds from and where you want to move them to or what loan you want to pay. Scheduled transfers execute a bit differently, with different options, depending upon the situation:

1. Share transfers -push out from the account specified to the account specified (linked accounts included) and can be setup for a variety of frequencies. You also specify the start and end date. If you don't have funds on hand when the transfer is scheduled to take place, the transfer will fail and that particular transfer will not resume again on its own.
2. Loan payments -the loan will actually pull the payment specified from the account specified (linked accounts are NOT included). You can choose to make the loan payment due, pay a specific amount, or the minimum amount due. The frequency matches the terms of your loan. If you don't have funds on hand when the payment is scheduled to take place, the payment will retry on a daily basis until it can transfer the amount specified.
3. Loan payments on VISA credit card and lines of credit -the loan will actually pull the payment specified from the account specified (linked accounts are NOT included). You can choose to make the loan payment due, pay a specific amount, pay a specific amount if greater than minimum due, pay the previous statement balance, or the minimum amount due. The frequency matches the terms of your loan or credit card. If you don't have funds on hand when the payment is scheduled to take place, the payment will retry on a daily basis until it can transfer the amount specified.


## ***4. Budgeting and reporting***

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### **Add search tags to assets and liabilities**

When you enter external assets and liabilities (giving you a better overall view of your finances), you can also enter in multiple search tags. These tags are used by the search engine and can be helpful to find relevant information more quickly.

## Assign budget numbers

Choose the reports tab and then choose categories on the tab sub menu. Click on the edit button  for the category you wish to assign your budget number to and then assign a number to the category. You can also get suggestions based on previous usage for categories by selecting budget from the reports tab sub menu and then clicking on budget -suggest. Using these suggestion is optional, but simply viewing them can be helpful as well. Budgeting can be very helpful for some, and a pain for others. Form a plan that'll work for you, knowing that the software will help if you want it to.

## Auto categorizing built in

On all HCU VISA debit and credit transactions the system will auto categorize based on the merchant ID the merchant reports to VISA. On checking accounts, ATM withdrawals are categorized. Keep in mind, you can change the category manually for any transaction and build/edit categories based on keywords in the transaction. Checks drawn on your checking account will have to be categorized manually, as they contain no merchant data.

## Budget suggestions based on previous transactions


See assign budget numbers, above.

## Create and delete categories

Categories are at the heart of taking control of your finances. Choose the reports tab and then choose categories on the tab sub menu. The Categories page allows you to manage your credit and debit categories, as well as the monthly budgets for each category. At startup, you are provided a default set of categories, including the basics like Grocery, Dining Out, and Bills/Phone.

Tip: We suggest that you start with these categories, and over time, slowly add/delete/change the categories to match your desires. Many people start off by creating what they think is there perfect list of categories. But this takes a lot of upfront effort on your part, and you may find that the time spent was not worth it. Simply start with the default list and change later if you feel the need to.


## Categorize -single transaction

When you're in a transaction view, you can click on the  icon to place the transaction into a particular category. Splitting transactions between more than one category is not supported at this time.

## Categorize -transaction groups

Another way of easily managing categories is to input rules. For instance, if you wanted to ensure that all of your transactions from Burger King were categorized as 'Dining Out', you would simply edit the category and input "Burger King" in the transaction rules. Moving forward, all of your transactions that occurred at Burger King will be categorized under 'Dining Out'.

## Decide which accounts to include

On the accounts tab, account summary tab sub menu, click the edit icon  to choose which accounts and external assets and liabilities you'd like to have included in your reporting. This can be very important in getting a true picture of your finances.

## Include assets and liabilities in your account summary

Tracking your assets and liabilities is an important component of knowing your complete financial picture. For example, if you own a car, that car has a value, and that value should be included in your overall net worth. Likewise, if you own real estate, or own a business, these are also assets that should be included in your overall net worth. Similarly, if you have a car loan, home mortgage, or maybe even a child support obligation, these are all liabilities that should also be included in your overall net worth.

Adding assets and liabilities is easy. Choose the accounts tab and then choose assets on the tab sub menu, then just click on the add icon and then you can enter the details for this asset or liability. The only required information is the name of the asset or liability and it's value. Assets are tracked as positive numbers (they increase your net worth), and liabilities are tracked as negative values (they decrease your net worth). You can also add optional notes on your assets and liabilities. For example, for your asset called "Primary Residence", you may want to include the address in the notes section. Typically, the value of assets and liabilities do not change frequently. For this reason, we recommend that once every 3-6 months, you review your list and update the values accordingly.



You can also enter additional notes on your assets and liabilities. For example, you may want to add a note describing your mortgage provider, terms, and contact information to your mortgage liability.

### **Set account balance goals**


Available for all HCU accounts and linked HCU accounts, this feature will let you set a dollar goal and date to attain your goal. For example, you can setup a "\$2,000 balance by June" goal for your "vacation savings" and track your progress towards reaching that goal. At this time, this goal will only show in the edit box for a particular account.

### **View reports**


Reports are where you can get an overall view of where your money is going, in a list or graphical format. By default, reports show your spending by month for each category in a tabular view. In addition, if you have a budget setup, the report will also show your budget for that month. You can also view reports by week, day, or year.

There are two ways to view a more detailed account of spending within a category:

1. By clicking the specific category (i.e. Automobile), HCU Online Banking will find all the transactions that match the category. The transaction history will display all of the spending that ever occurred.
2. If you want to see a more detailed view of spending in a category for a specific month (i.e. Automobile spending in November), click the amount and HCU Online Banking will display all the transaction in that category for that month.

By clicking on  icon under the actions column, you will be taken to a bar graph view of your spending which compares the monthly spending in a specific category over the course of the year. By placing the mouse over a specific month you can see the exact amount you spent in that category. In addition, by clicking on a bar in the graph, you will be taken to a listing of that specific month's spending in that category.

You can also manually update your budget from this screen which is symbolized by the yellow bar that stretches across the entire graph.

You can also see a pie chart for all of your spending in a specific month. This can be accessed by clicking the  icon next to the name of the month. This will show all the categories broken down into a pie chart. By placing the mouse over a slice of the pie, you can discern the exact amount of spending in that category for the month along with what percentage of your spending that category is comprised of.

When you click on a selected piece of the pie chart, HCU Online Banking will run a search for the spending of that category in that month (i.e. Automobile spending in November)

You can also view your cash flow graphically over the course of the year broken down into months. The Green bar is symbolic of cash coming into the account while the red bar is symbolic of cash expenses out of the account.

There is also the ability to track your net worth over a period of time in a graphical format by clicking "Net Worth" on the tab sub menu. This is a total of all the assets and liabilities you entered into HCU Online Banking.

By default, the spending graphs will show data for all accounts that have been entered into HCU Online Banking. In order to filter down to a specific account, there is a handy drop down box available on each page displaying a graph.

## **5. Communications**

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### **Chat**

Available from within HCU Online Banking and the HCU website in general, simply click on the chat button when service is available (office hours) and you'll be directly connected to HCU staff, live and in real time. This is a secure channel that offers chat and basic navigation capabilities.

### **Secure messaging**

This is a secure channel within HCU Online Banking to communicate with staff in a non real-time mode. To use, select messages from the very top menu and select the options onscreen. Basically, it's like email, only secure, and the system will pre-fill information for you when you choose to message from an account, loan, or transaction within the system (look for the envelope icon).

## **6. Miscellaneous transactions**

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### **Block or activate HCU cards**

Choose the cards tab and then choose block or activate card. This will list all HCU debit and credit cards on your account, allowing you to activate or block them. In the event of loss or fraud, blocking your card is a wise first move to deactivate it and make it useless for thieves. Cards on linked accounts must be activated or blocked from within the primary account's online banking session. For security purposes, some HCU cards are produced and mailed without activation and you can choose to activate them via an ATM, or through this feature in HCU Online Banking.

### **Order checks**

Choose the check services tab and then choose check order. This will lead you to the check manufacturers re-ordering website, available in a new browser tab or window.

### **Pre-filled loan applications**

Choose the loans tab and then choose loan application. This will open a multi-purpose consumer loan application, pre-filled with your HCU account information, saving you time and effort. Very handy indeed.

### **Stop payment on a check or range of checks**

You can stop payment on single check or range of checks, as long as the item(s) haven't cleared your account. Choose the check services tab and then choose check stop payment. You will need to know the check number and amount, or the range of the check numbers. There is a fee for this service.

### **Upload and Download Quicken files**

You can currently upload OFX/OFX files of your external accounts into HCU Online Banking if you wish. You can also produce a download file of your transactions. These downloads can be manually imported into older versions of Quicken and will automatically load in newer versions of this popular financial software. This option is available on the account summary page (accounts tab) through the options menu and through an icon at the top right of the page.

NOTE: On 10-15-2013, we'll move download capability from our classic online banking system to the new HCU Online Banking.


## **7. Customization**

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### **Change your profile information, username and password**

Available in the topmost menu and in the profile tab, the profile section allows you to manage your login and contact information along with viewing a variety of other information such as sign-in and alert history. To edit login information, click the 'More Details' for a complete view of all the items including username, passwords and challenge questions. Only fields with 'Edit' button to the right may be edited. You can change your username and password by choosing the appropriate menus to the right of the page


### **Flag individual transactions**

On any page where individual transactions are shown, you can use the edit button to flag your transaction with a color coded flag . This helps them stand out in case you need to follow up later.


### **Mark your favorite accounts (Account Summary Page)**

If you have many accounts, you may want to mark some accounts as favorites (via the edit link). This way, you can view a shorter account list of just your favorites by clicking the show favorites link. If an account is listed as a favorite the  icon will show up next to it.

### **Nick name your accounts**

Choose the accounts tab and then choose account summary on the tab sub menu. Click the "edit this account"  icon next to the account you wish to name and set the nick name in the box that follows. Nick names can help to differentiate your accounts. Not available for linked accounts.

### **Record individual transaction notes**

On any page where individual transactions are shown, you can use the edit button  to add detailed notes to your transaction, to help clarify the circumstances.

### **Set your home page**

Top most menu on the page. Sets your default home page to the tab of your choice

### **Set eAlerts**

Available on the eAlerts tab, HCU Online Banking comes equipped with a powerful eAlerts engine that can notify you via email or SMS/text messaging. A great tool to keep you informed, this service also works on linked accounts.


There are 2 categories of eAlerts.

- Standard eAlerts. These notices are built into HCU Online Banking and provide a set of commonly used eAlerts that are automatically turned on when you sign up for account eStatements.
- Custom eAlerts. These are eAlerts that you create, for your own individual needs.

There are currently more than 27 eAlerts to choose from. Everything from a low balance condition, to a mortgage payment due, to an email address change. The possibilities are endless. eAlert triggers are checked on our data systems every 15 minutes, so your notification will be timely. You can also set the detail level of your eAlert to no detail, moderate detail, or full detail and set an account nick name if you desire.

You can pick and choose a combination of delivery mechanisms; it's completely up to you. You can also set hours that eAlerts can be sent, thus freeing you from being woken in the middle of the night if you have a low balance text alert.

Email is the most common and straight forward method for receiving alerts and notifications. SMS/Text Message is also fairly common and straightforward. You must know the email address of your mobile phone and the standard text messaging charges from your service provider will apply. Due to message length, you may receive an abbreviated version of a "Moderate" or "Specific" detail level eAlert when it is being sent to a mobile phone.

Detailed help and eAlert explanations are available by clicking on the help  icon in the eAlerts page.

### **Use favorites to narrow your summary view**

If you've set favorites in your accounts on the account summary page, you can choose the options link at the upper right of the page to "Show only favorite accounts" which can be useful to help you clear through the clutter and focus only on your most important accounts. Very useful for those who have a large variety of accounts with HCU.