

Frequently Asked Questions

1. If I have a question/problem/need, whom do I call and at what phone number?

The telephone number and extension of each member of the HFCU Business Banking Team is listed below; you may also call our Business Banking Office on Vogel Avenue in Evansville at 812-942-0180.

Heritage Federal Credit Union Business Banking Group

<u>Name</u>	<u>Position</u>	<u>Ext.(812-253-6928)</u>	<u>HFCU Cell #</u>
Curtis Ritterling (*)	Chief Credit Officer	2393	812-760-3231
Jared Voellinger	Commercial Lending Manager	2257	812-573-3334
Michael Whaley (*)	Agricultural Lending Officer	2361	812-489-1515
Larry Barnhill	Commercial Loan Officer	2423	(#)
Tiffany Wynn (*)	Commercial Loan Underwriter	2797	(#)
Chris Hamman	Commercial Loan Underwriter	2293	(#)
Madison Behagg	Commercial Lending Assistant	2390	(#)
John Randolph (*)	Commercial Lending Processor	2391	(#)

(*) Former employee of Elberfeld State Bank

(#) Please contact this employee by calling 812-253-6928 and their extension above or by calling the Business Banking Office at 812-942-0180.

2. How do I access HFCU's standard Online Banking?

*To login for the first time to HFCU's standard online banking product, go to www.hfcu.info. At the top of the page enter your new HFCU account number (excluding suffix) in the "Enter Online Banking ID" box and click Login. You will then enter your temporary Online Banking Passcode, which will be: **HFCUXXXXXX** (the X's represent the first 6 digits of the primary account holder's EIN or TIN) and click Submit. The system will then walk you through prompts to accept the agreement, setup your challenge questions, and update your username and passcode. Once you have updated your username and passcode, you may then download the HFCU Mobile Banking app from your device's app store and access our mobile banking app using those same credentials.*

3. How do I gain access to HFCU's more robust Cash Management online banking system (allows for sub-users and ACH functionality) and/or my Remote Deposit Capture?

A member of our Business Banking Group is contacting existing users to set up these services. If you are interested in learning more about Cash Management online banking (including sub-user and ACH capabilities) and/or Remote Deposit Capture, please call the Business Banking Office.

4. When accessing my new Online Banking, will I see all of my accounts?

hfcu.info

Yes. We have the ability to link accounts with common ownership. Please call the Business Banking Office for assistance.

5. I am interested in Telephone Banking, how do I sign up?

If you are interested in Telephone Banking, please call (812) 425-1290 or (800) 858-1690 and enter your account # listed above, then the last six digits of the EIN or TIN associated with your business as the PIN #. You will be prompted from there.

6. I have direct deposits and/or automatic payment withdrawals from my ESB accounts. When do I need to contact them with my new member account number?

You may begin notifying those contacts on or after 06/01/2021. All electronic transactions going in and out of your ESB account number will continue to process for a period of time as we understand it takes some time to make these notifications. We encourage you to contact them as soon as possible with the new information so they have the correct account and routing number.

7. How does the ESB to HFCU merger affect my ability to do wire transfers?

HFCU offers outgoing wire transfers to account holders. The cutoff for wires to be processed same day is 3pm CT for domestic wires and 2pm CT for international wires. For outgoing or incoming wires originating on or after 06/01/2021, they must sent/received using HFCU wiring instructions.

8. How does the ESB to HFCU merger affect my debit card?

HFCU will mail your new HFCU Visa debit card, which you should receive on or after 05/17/2021. These debit cards will replace your ESB Visa debit card. Please DO NOT use your new HFCU Visa debit card until 06/01 at 5:00 am CT. Please continue to use your ESB Visa debit card until the morning of 06/01 at 5:00 am CT at which time all ESB debit cards will automatically shut down and all new HFCU debit cards will be activated.

9. Will I continue to receive a paper statement for my business accounts?

All of your account notices and statements will be updated to HFCU's user-friendly format once the system conversion is complete. If you received a paper statement from ESB, you will continue to receive a paper statement from HFCU. We encourage you to choose eStatements for a fast, convenient and secure way to reconcile your accounts.

10. When can I transact at HFCU branches?

Thank you for becoming a part of our Heritage Federal Credit Union family. With the final piece of the ESB to HFCU merger completed over Memorial Day weekend, banking becomes even more convenient as you will be able to visit any HFCU branch to transact on your accounts on 06/01/2021. We invite you to take advantage of the great selection of products and services we have to offer.