

To Use The Internet Service...

1. Log into the Internet using a connection from your personal Internet Service Provider and your browser software.
2. Once on the Internet, go to site <http://www.hcfcu4u.org>. Then, click on the link to the Virtual Branch. This site contains general information about security, using the service, and a Frequently Asked Questions section.
3. Enter your unique User ID and Security Code on the logon screen. Your User ID is your credit union member number and your initial Security code that was provided under cover of a separate letter upon completion of your enrollment application. Note: you will be asked to change your Security Code to a private one the first time you log into the service.
4. Once logged into the service, you will be presented with a menu of services. Depending on your enrollment, functions may include:
 - [BankIT](#) home banking account access
 - [PayIT](#) bill payment services
 - [MailIT](#) electronic messages to your institution
 - [Export](#) to export transaction history
 - [Personal Options](#) to customize your session
5. Use the on-line interactive Help available on any menu or page to guide you through your activities. Interactive Help provides detailed instructions on how to pay bills, send mail, and customize your Internet session.

Need Assistance?

Call our friendly customer service staff to get help with the service, your account, or research a problem at **(314) 645-5851**.

Virtual Branch is fast, easy-to-use, and convenient:

- Available 24-hours, 7-days-a-week from the Internet.
- Select any merchant for payment from our master list, or request a new merchant
- Schedule one-time or recurring payments up to 18 months in advance
- Review 18 months of payment history
- Change or cancel payments if necessary
- Send and receive electronic messages from your institution or customer service
- Send and receive electronic messages from your institution or customer service
- Export transaction history to personal financial management software such as Microsoft® Money or Intuit Quicken™.
- Personalize the service to your individual preferences
- Select your own private security code
- Receive helpful and friendly customer service



Health Care Family
Credit Union

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Richmond Heights, MO 63117
(314) 645-5851
1-866-HCFCU4U
Fax: (314) 645-1548

4599 Executive Centre Pkwy.
St. Peters, MO 63376

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Email: talktous@hcfcu4u.org



Health Care Family
Credit Union

Virtual Branch
anytime, anyplace



VIRTUAL BRANCH®
Internet Services



www.hcfcu4u.org
Click on Virtual Branch!



MAV05E-748

Welcome To *PayIT*[®], The Faster Way To Pay Bills

PayIT is a new bill payment service offering an alternative to the traditional method of paying bills. Instead of writing a check and mailing the payment to the merchant, you can handle all your payments automatically through *PayIT*.

You can schedule payments to be made on certain dates. In addition, *PayIT* gives you a confirmation number for every payment and keeps track of your last 18 months' payment history. These features make *PayIT* an excellent record keeper. You no longer have to keep track of payments made—*PayIT* does it for you.

Paying bills has never been easier

Using *PayIT* involves only three basic steps:

1. Set up your personal list of merchants.
2. Pay your bills today, in the future, or on a recurring schedule.
3. Change or cancel your payment information as necessary.

How to Set Up Your Personal Merchant List

To pay a bill with *PayIT*, you must add the merchants you want to pay to your personal merchant list along with their associated account numbers. You can request any merchant to be paid. Once set up and active, you can make payments right away.

PayIT does not make the following payments:

- Tax payments
- Payments for other government obligations such as court directed payments
- Transfers between your accounts with HCFCU

How to Set Up Payment Types

PayIT supports two types of payments:

- A one-time payment on the date you specify.
- An automatic payment that will occur for up to ten years on the date and frequency you specify. The system will suggest an appropriate lead time for payments depending on the merchant selected. *PayIT* lets you cancel or change any payment up until the scheduled payment date.

How *PayIT* Processes Payments

PayIT begins processing all payments scheduled for each business day at 1 p.m., CT. If you need to schedule, change or delete a payment for that day you must do so before 1 p.m., CT.

Payments scheduled for non-business dates are processed on the next business day. Automatic payments that fall on a non-business day may be processed on the business day preceding the payment date.

How *PayIT* Pays Your Bills

PayIT uses one of the following methods to pay your bills:

- *Electronic payments* to merchants capable of accepting electronic payments.
- *Single Check Payment* to merchants who do not receive electronic payments.

How *PayIT* Manages Insufficient Funds

- If you do not have enough money in your account to cover your payment, the payment is failed and you receive a "failed payment" message when you access the *MaiIT* system.

Access Your Accounts Anytime, Anyplace With *BankIT*SM Account Access

With our *BankIT* Home Banking Service, you can get the balance of any of your listed accounts (checking, savings, Christmas club, loans and many more) on a simple consolidated account list. In addition, you can check other important information like your next payment date on loans and dividend information on investments. And every account can display current transaction history at the touch of a finger so you can keep your checkbook register up-to-date and your statement balanced.

Transfer Funds

Transfer funds among all of your accounts. You can move money from one account to another, transfer a fixed amount on a regular basis automatically, or enter an amount for immediate or future transfer. Make loan payments or advance funds from your Line of Credit. Every transfer is assigned a unique confirmation number to make it easy to verify the transaction.

*MaiIT*SM Messaging Service

As an added benefit of Virtual Branch, you get an individual message mailbox in which to send private messages to our Customer Service department and receive a reply. Use it to request a service, ask a question, or explain a problem. *MaiIT* is always available 24 hours a day providing a two-way message link to speed answers to your questions and requests.

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