

WHAT IS BILL PAY?

Bill Pay is a service of Harbor Pointe Credit Union that allows you to organize and pay all of your bills in one place, while giving you complete control of when your bills get paid. With bill pay, set up each of your bills to be paid automatically from your checking account and never again worry about a bill being late. Or, you may go in each month and specify the amount and date you would like your bill to be paid. This method works great for bills that vary in amounts from month to month.

If you would like an alternative to the rising cost of postage, and are on the go and don't have time to write out bills, give Bill Pay a try. To set up Bill Pay service you must first be an Online Banking user. Log into your Online Banking account, then select Self Service tab and last select Bill Pay Enrollment under Additional Services. You will be walked through the steps to sign up for this service.

Bill Pay terms and conditions can be viewed online when signing up for service.



Go to www.hpcu.us
to get started!

BANKING MADE EASY Online Services

Online banking is an easy and convenient way to keep tabs on your finances. We offer a wide variety of online and mobile services giving you access 24/7 from anywhere. Read on to learn how you can get started with online banking today!

WHAT IS ONLINE BANKING?

Online Banking is a free service which provides 24-hour access and up to the minute balances on all of your accounts. You are able to transfer funds, make loan payments, view transaction history, look at copies of cleared checks and make payments to your Credit Union Visa card. Within Online Banking you may also sign up for optional services including, Statement Express eStatements, Bill Pay and Mobile Banking. Would you like to open a checking account or perhaps a dream savings account? You can open one online today within Online Banking. Sign up for Online Banking by going to www.hpcu.us then select Online Banking. You will be walked through the simple online enrollment. You may also try the Demo of Online Banking to see the functionality of this site before you sign up. From Online Banking select Demo to give it a try!

Online Banking terms and conditions can be viewed online when signing up for service.

QUESTIONS?

For more information or assistance with any of these services or our other financial products, call 218-722-9242 or contact one of our three convenient locations.



**Serving you from three
convenient locations**

Downtown 722-9242 11 W. 2nd St. Duluth, MN 55802	Kenwood 724-8218 1402 W. Arrowhead Rd. Suite 200 Duluth, MN 55811	Miller Hill 279-3828 4433 Trinity Rd. Duluth, MN 55811
--	--	--

Toll Free: 800-378-3828
www.hpcu.us · Email: hpcu@hpcu.us



Online Bill Pay · Mobile Banking · eStatements



AUDIO TELLER SERVICE

The Audio Teller is an audio response feature accessible to all members. This free service allows you to check your balances and recent transactions, transfer funds, make loan payments and more. To reach the Audio Teller, dial 218-722-9242 or toll free if you are out of our local calling area, 800-378-3828, and then press Option 1. If it is your first time calling in to the audio teller, you will use your credit union account number. You will use the last four digits of your social security number for your PIN. Once the verification process is complete you will be asked to change your PIN. Should you happen to forget your PIN, please call any of our offices and we will reset your PIN for you.

NEW USERS: Call 218-722-9242 or 800-378-3828 and select Option 1

When asked, enter your member account number followed by the # sign. When asked to enter your PIN, enter the last four digits of the primary member's social security number followed by the # sign. Once this verification process is complete you will be asked to change the PIN.

- Check Balances
- Make Transfers
- Check Account History
- Make Loan Payments
- Make Visa Payments

WHAT IS MOBILE BANKING?

Mobile Banking is an easy and convenient way to bank from your smartphone. Mobile Banking is a free service available to all members who are current users of Online Banking. Mobile Banking is an application specifically designed for smart phone use and allows you to do all of the same functions as Online Banking.

You can download the free Mobile Banking application from the Apple App Store or Google Play. Search for Harbor Pointe Credit Union and follow the installation instructions. Then login with your Online Banking credentials.

Note: Must be an active user of Online Banking as Mobile Banking utilizes the same login and password. Mobile Banking terms and conditions can be viewed online when signing up for this service.

HOW SECURE ARE THESE ONLINE SERVICES?

Your online security is very important to us. We take several precautions to ensure your information is secure.

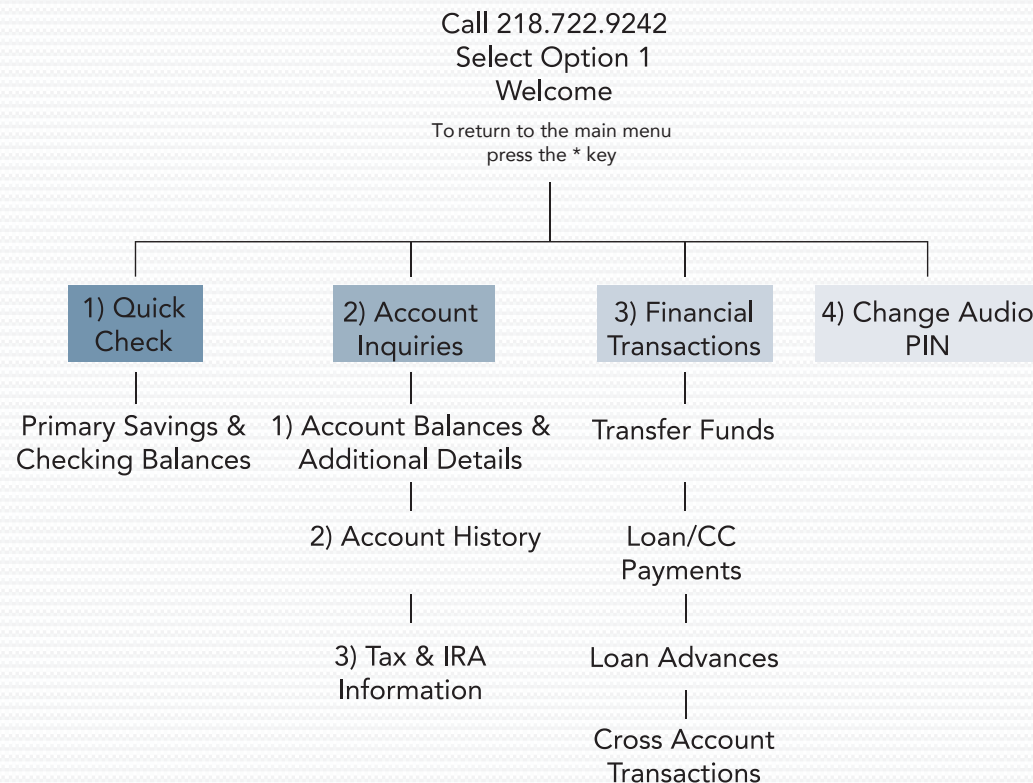
To access our secure area, you must enter your Logon ID and Security Code. As a security precaution, we store your Security Code in our database in an encrypted format that even we cannot decode.

In addition, Enhanced Authentication provides extra protection for your online data and helps guard against phishing scams and identity theft by recognizing your computer and usage patterns. If a questionable logon attempt is detected, the system will require additional identity verification before allowing access.

The system also displays a secret Security Phrase that you choose. This phrase is displayed each time you log on to reassure you that you are logging on to your actual online banking site. If you do not see your Security Phrase, you should not enter your Security Code.

Other online security measures include:

- Automatic time out occurs in the secure area of our site after several minutes of no activity.
- Use of Extended Validation SSL Certificates – browser bar turns green and displays the name of the organization that owns the website to ensure you are on the site you intended.
- Lock out after 3 unsuccessful attempts at entering the Security Code.
- Secure Sockets Layer (SSL) protocol to ensure that your connection and any information transmitted is protected.
- 128-bit encryption to make your information unreadable as it passes over the Internet.



WHAT ARE STATEMENT EXPRESS eSTATEMENTS?

Statement Express is a convenient way to receive your credit union statement without the paper or the wait for your statement to arrive in the mail. This free service allows you to receive your statement online within the first day or two of the new month. Up to 13 months of statements are saved for your viewing once you sign up for this service. You must be signed up for Online Banking prior to signing up for Statement Express eStatements.

To enroll in Statement Express: Log into your Online Banking account. Select the Self Service tab, and last select **Statement Express**.

Statement Express terms and conditions can be viewed online when signing up for service.