



Online & Mobile Banking FAQs

Why does Online Banking ask me questions I've never answered?

When attempting to log into Online Banking, you may be presented with a Multi-Factor Authentication (MFA) question or asked to validate your identity by receiving a code via email. The Multi-Factor Authentication (MFA) questions are chosen and answered when you first set up your Online Banking login.

If you are presented with a question you did not select upon your initial setup, you have most likely entered the incorrect user ID on the previous page. Go back to the previous page and re-enter your user ID. When your correct user ID is entered, you should recognize the questions and confidence word.

If you are still having trouble logging in please call your local office. Once you are logged in, you may reset your MFA questions.

I forgot my password. What should I do?

If you forget your password, click on "Forgot My Password" located under the "Login" option. Enter your login ID and email address and then click "Reset Password".

What is a Confidence Word?

In an effort to protect members from Phishing Scams, New Horizon requires you set up a confidence word to help you determine whether you truly are on a real New Horizon Website. This is a word only you, the user, should know.

Why does Online Banking log me off automatically?

To protect your privacy, we default Online Banking to log you off automatically after a period of inactivity.

Which of my accounts can I access using Online Banking?

You can access all of your New Horizon FCU accounts through Online Banking.

What if I have questions about my account?

Anytime you have a question about personal or account information, you can use our secure message center via Online Banking. You can also contact us at memberservice@newhorizonfcu.com, call a local office, or visit any branch.

Can I view my bank statement online?

Yes, you can! In fact, when you enroll in Online Banking, you may enroll in paperless E-Statements! Once enrolled, you can access your e-statement starting with the previous month.

I made a deposit but only a portion of it is showing up. Why?

Deposited funds may be subject to holds as disclosed in your Account Agreement and Funds Availability disclosures.

What do I do if I suspect fraudulent activity?

You're protected from losses any time you use your account when you contact us as soon as you suspect fraud. Do not hesitate to call us, as there is a limit to the amount of time you have to report an error or fraud. Anytime you have an issue, you can use our secure message center via Online Banking or you can email us at memberservice@newhorizonfcu.com, call a local office, or visit any branch.



What about pop-up blockers?

When attempting to access some services, we automatically open new browser windows so we don't interrupt your existing session. Depending on how strictly you set your pop-up blocker settings, you may not see these windows. Please refer to your browser (or plug-in) help to allow pop-ups from New Horizon Federal Credit Union or select the link that appears when attempting to access these services.

Can I use Quicken?

At this time Quicken is not a service New Horizon is compatible with.

Bill Pay FAQs

What is Bill Pay?

Bill Pay lets you pay your bills online through New Horizon Federal Credit Union. You can pay anyone in the United States that you would normally pay by check or automatic debit transaction. Payments can be sent as "one-time payments" or set to recur on a schedule you select. They can be changed or canceled any time before they are processed. It even works from your mobile device!

How does Bill Pay work?

To pay your bills online, simply add your payees (the companies or people you want to pay) through Online Banking – it only takes a few minutes (click here for step by step instructions). Payees can be categorized in just about any way you like – utilities, medical, etc.

After you add your payees, you can go to the Bill Pay module on the main screen to make a quick payment or click on the Bill Pay tab for more detailed options. To pay a bill, enter a payment amount and the date when you want the company or person to receive your payment. When you schedule a payment, the payment calendar indicates the earliest available payment date – up to 5 business days, or the next business day for payees that receive electronic payments.

How secure is my bill payment and personal information?

Bill Pay uses several methods to ensure that your information is secure.

Encryption—Bill Pay uses 128-bit encryption to make your information unreadable as it passes over the Internet.

Automatic Sign Out—Bill Pay automatically signs you out of a session if you are inactive for a predefined time. It is best if you sign out immediately after you finish your tasks in Bill Pay.

New Horizon Federal Credit Union Mobile Banking

New Horizon Federal Credit Union Mobile Banking provides you with access to your eligible accounts from a cell phone or mobile device. You can check account balances and review recent account activity 24 hours a day, 7 days a week. New Horizon Mobile Banking provides different ways to access your accounts.

-Download an app from the iTunes or Google Play store for your phone or device.

-Receive text messages and alerts on your mobile phone.

What kind of phone is required for this service?



To use New Horizon's Mobile text and alert service, the phone must be capable of sending and receiving text messages. Please note that some carriers may charge additional fees for each message sent and received. For New Horizon Mobile web service, the phone must support web browsing functionality. To download and use the New Horizon Mobile app, your phone must be able to access either Google Play or iTunes App Store. If you have questions about the capabilities of your phone, please contact your mobile provider for more information.

Is New Horizon Mobile Banking secure?

We are very serious about the safety and privacy of your information and are committed to protecting that information. Traffic between New Horizon and the mobile app is encrypted and we do not allow data to be stored on the device. To ensure the security of your account details, a number of security features have been built into New Horizon Mobile:

No identifiable information will be returned. The mobile banking keyword text message does not return any personal information, such as an account number, PIN, email or personal address. Your User ID and password will never be included or asked for in any of the text messages that you receive from or send to New Horizon Federal Credit Union. Additionally, New Horizon does not recommend accessing your accounts or any other sensitive information when connected to the Internet through unsecured, public wireless networks, such as Wi-Fi connections at a coffee shop or other public place. New Horizon cannot control the security measures taken by other businesses that provide Internet access. Always connect to New Horizon's Mobile Banking through your carrier's data plan or through an encrypted wireless network.

Will New Horizon Mobile Banking work on an iPad or Tablet?

Yes. The New Horizon Online Banking site is optimized for iPad and Android devices. Sign in from our home page for the best results.

Can New Horizon Mobile Banking be used overseas?

You must be using a US carrier and have a US phone number. As long as you have a roaming agreement that allows coverage in that country and your plan allows you to send and receive text messages overseas, you will be able to text the normal short code and access services.

Are there fees to use New Horizon Mobile Banking?

There are no fees to use or access New Horizon Mobile Banking. However, you should contact your mobile provider for information about fees associated with sending or receiving text messages or accessing the Internet from your mobile phone.

What accounts are eligible for New Horizon Mobile Banking?

All accounts that are accessible through Online Banking are eligible for use with New Horizon Mobile Banking. You may choose which accounts to use with New Horizon Mobile Banking by using our secure message center via Online Banking, or contact us at memberservice@newhorizonfcu.com, call a local office, or visit any branch.

What is the difference between eAlerts and text banking?

eAlerts send automatic notices for accounts set up in Online Banking, to your mobile device, such as when your balance falls below a certain level. You define which alerts you want to see and when you want to be notified.



Text banking lets you request account balance and history information on selected accounts at any time from your mobile device. Your information will be returned directly to your phone.

If you have registered your phone to receive eAlert text messages, you automatically have access to text banking.

What if I change my mobile phone number?

Anytime you have an update, you can use our secure message center via Online Banking. You can also contact us at memberservice@newhorizonfcu.com, call a local office, or visit any branch.

What if my mobile phone is lost or stolen?

New Horizon Federal Credit Union will never send full account numbers or other personal information via New Horizon Mobile Banking. If your mobile phone is lost or stolen, no one can access your account without knowing the username and password. In the unfortunate event your mobile phone is lost or stolen, report it immediately to your mobile carrier. Then you should immediately Contact New Horizon through our secure message center via Online Banking, email us at memberservice@newhorizonfcu.com, call a local office, or visit any branch.

Can I pay bills through New Horizon Mobile Banking?

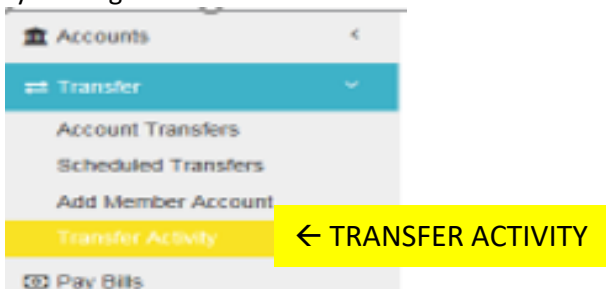
Absolutely! Bill Pay is available through the New Horizon website or New Horizon Mobile Banking for use with your device.

New Online & Mobile Banking Features

Transfer Money and Making Comments

One new feature is that when a member does an online transfer, they have the option to label or memo why they transferred the money in the TRANSFER COMMENT section

By clicking TRANSFER ACTIVITY





You are now on our TRANSFER FUNDS page. When transferring money, enter a comment in the TRANSFER COMMENT field.

Transfer Funds

From:
From Account

To:
To Account

Amount **Transfer Comment** ← TRANSFER COMMENTS

Amount Transfer Comment

Transfers to other Members

Our members also now have the option to move money to another member's account online. Knowing the member's information is required in order to accomplish the transfer.

Just look how easy:

Accounts <

Transfer v

Account Transfers

Scheduled Transfers

Add Member Account ← ADD MEMBER ACCOUNT

Transfer Activity

Pay Bills

Profile <

Communications v

Secure Message

Alerts

Contact Us

Account Terms

Logout

By clicking on ADD MEMBER ACCOUNT, our members can input another member's information, and set up their account information in order to perform future transactions.

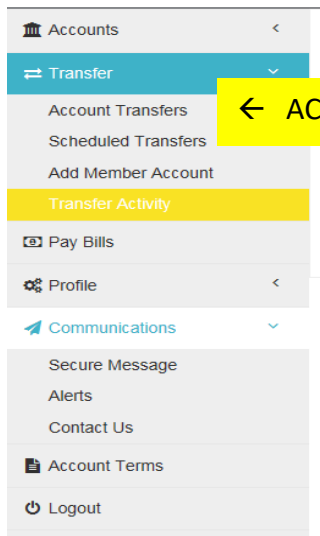
Member-To-Member Accounts

+ Add Account ← click ADD ACCOUNT & input the new information.

Name	Account Info
No accounts found	



Click on ACCOUNT TRANSFERS to perform transfers to your new account.



Remote Deposit Capture FAQs & Walkthrough

When will my funds be available?

Depending on how long your account has been open, your funds will be available per the Funds Availability disclosure you received when signing your Account Agreement at the time you opened your account – typically within 1-4 business days. If your account has been open for 60 days or less, there is the potential an extended hold could be placed. For specific details about your account, please contact or visit your local branch.

If a check is deposited any business day after 4:00 PM (Eastern), it will be deposited on the next business day. (Business days exclude weekends and holidays)

Are there checks I can't deposit?

The check you're depositing has to be made payable to you. If you have a joint account with another member, you can also deposit joint checks into that account.

At this time, we can only accept checks from financial institutions located in the United States.

If a check is dated more than 6 months prior to the date you're trying to deposit it, please bring it to the branch for processing.

- Money Orders have the potential to cause challenges for Remote Deposit Capture.

How many checks can I deposit?

As of 9/29/2020 each item deposited will be reviewed by New Horizon staff. As the service evolves, limitations may apply in the future.



What do I need to access Remote Deposit Capture?

First, you will need to contact New Horizon and request to be enrolled in Remote Deposit Capture. You can do this by using our secure message center via Online Banking, email us at memberservice@newhorizonfcu.com, call a local office, or visit any branch.

Once enrolled, you will install and authorize the New Horizon Federal Credit Union Mobile Banking app to your iPhone or Android mobile phone. After you agree to the terms and activate the service, open the NHFCU Mobile app. A Mobile Deposit button will show in your menu. Eligibility requirements may apply. For questions, please contact New Horizon.

Will I be able to see deposits made with Remote Deposit Capture in Online Banking?

Yes, deposits made using this service will be shown in Online Banking and Mobile Banking once they have been processed, typically within one business day. (Business days exclude weekends and holidays)

What if I receive a deposit error message and I'm unable to deposit the check?

There may be information on the check that is unreadable or that the system is unable to process. Make sure to follow the helpful tips listed below. If you still experience problems depositing the check, please take it to your local branch for deposit. If the office is not available for assistance, both locations do have night drop options.

What should I do with my check once I deposit it via Remote Deposit Capture?

Once you have deposited your check via Remote Deposit Capture successfully, we recommend filing it in a secure place for 45 days. Afterwards, if you want, destroy the check, mark it "VOID", or otherwise render it incapable of further transmission, deposit, or presentment.

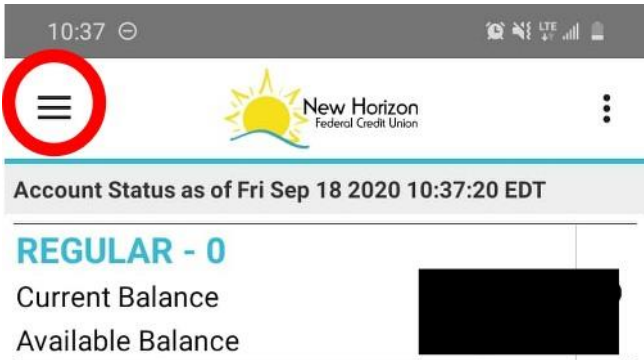
Remote Deposit Capture is an exciting enhancement to your online banking experience. As you use the app, keep in mind these helpful tips:

- Be sure you endorse the back of your check "For Mobile Deposit Only"
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Remember to scan both the front and back of the check.
- Keep the check within the viewfinder on the camera screen when capturing your photos.
- Take the photos of your check in a well-lit area and use a solid dark background. Shadows and blurry images can prevent your mobile deposit from being processed.
- Keep your phone flat and steady above the check when taking your photos.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- The MICR line (those numbers on the bottom of your check) must be readable in the image

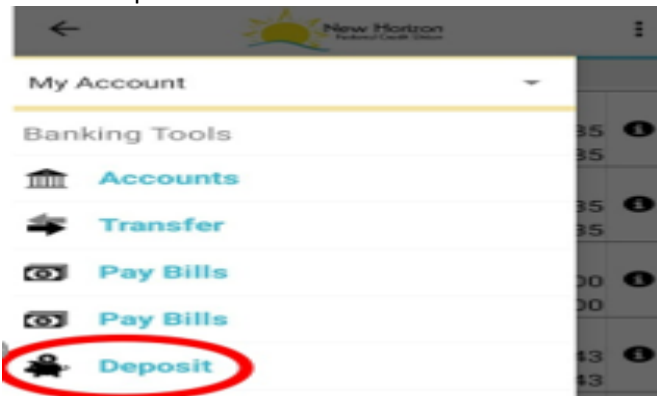
Performing a Remote Deposit Capture:

How to deposit a check by taking a photo with your phone.

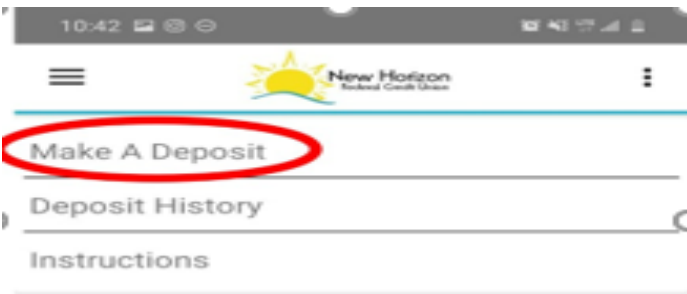
After logging in click on the three dashes to drop down the menu



Click on Deposit



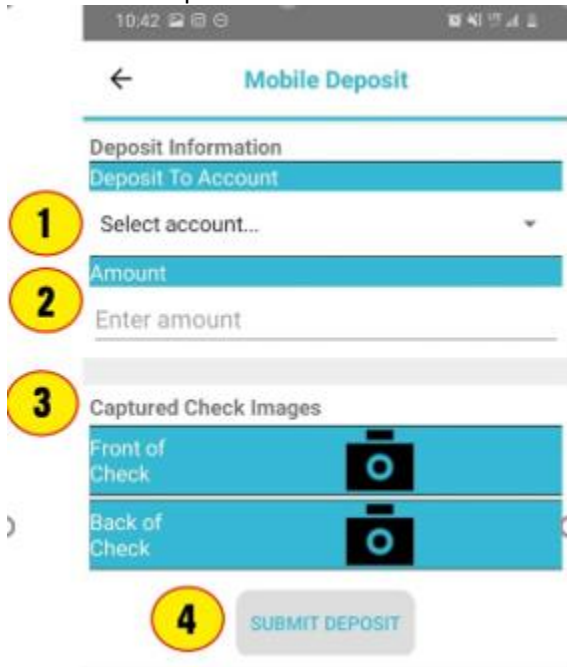
Then click on "Make A Deposit"





On the next screen the member will select:

1. Which account they want to make their deposit to
2. Enter the amount of the check.
- 3A. Take picture of the FRONT of the check
- 3B. Now ENDORSE the back of the check and write the Phrase: **“FOR MOBILE DEPOSIT ONLY”**
- 3C. Take picture of the BACK of the check
4. After all the previous information is entered then click on “Submit Deposit.”



Congratulations! You’ve just made a deposit with mobile capture!