



**United Heritage**  
Credit Union

# Online Banking Guide

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## Introduction

Welcome to United Heritage Credit Union's Online Banking Guide!

## Getting Started with Online Banking

Online banking with UHCU offers a secure, efficient, and user-friendly way to manage your finances on the go. Whether you're monitoring account activity, transferring funds, or paying bills, our platform is designed to meet all your banking needs with just a few clicks.

## Features of UHCU Online Banking

- **Account Management:** View real-time balances and transaction histories for all your UHCU accounts. Easily manage your savings, checking accounts, loans, and more from a single dashboard.
- **Transfers and Payments:** Transfer money between your UHCU accounts or to external accounts with ease. Set up one-time or recurring transfers and use our bill pay service to manage your monthly expenses without hassle.
- **Account Alerts:** Stay informed with customizable alerts that notify you of account activity, including low balance warnings, deposit confirmations, and more.
- **Mobile Deposit:** Deposit checks quickly and securely through the UHCU mobile app, saving you a trip to the branch or ATM.
- **eStatements:** Access your account statements and documents securely online, reducing paper waste and keeping your financial information at your fingertips.
- **Security:** Your security is our top priority. UHCU online banking is protected with the latest in security technology, ensuring your personal and financial information is safe and secure.

## Welcome Aboard

As you embark on your journey with United Heritage Credit Union, we are excited to be your partner in managing your financial health. Our goal is to provide you with not just exceptional banking services, but also with tools and resources that empower you to make informed financial decisions. Welcome to the UHCU family, where your financial well-being is our top priority.

Thank you for choosing United Heritage Credit Union. We look forward to serving you and exceeding your expectations in every aspect of your banking experience.

**Sign In** [www.uhcu.org](http://www.uhcu.org)

**Step 1** – Enter Username and Password.  
Select "Account Sign In."

**Step 2** – Select the preferred contact method by which you wish to receive your Secure Access Code (SAC).

If you need to update your contact information in order to receive the Secure Access Code, please call 512.435.4545, 903.597.7484 or 800.531.2328 during business hours.

**Step 3** – Enter the Secure Access Code that you received via phone call, email or text message. Select "Submit."

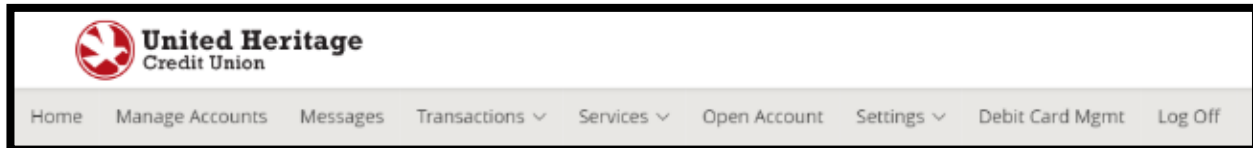
**Step 4** – If you are on a secure device, you may want to select "Register Device," so you will not be required to enter a Secure Access Code every time you login.

Note: If you are signing in on a new browser, new device, or have certain security settings in place on your browser you will be required to use a Secure Access Code when you log in.

## Home Page

Designed with your convenience in mind, this dashboard offers a streamlined view of your financial status at a glance, ensuring you're always informed and in control of your finances. Access all the features of online banking from a convenient navigation menu. Whether you're looking to transfer funds, pay bills, or review past transactions, everything you need is just a click away.

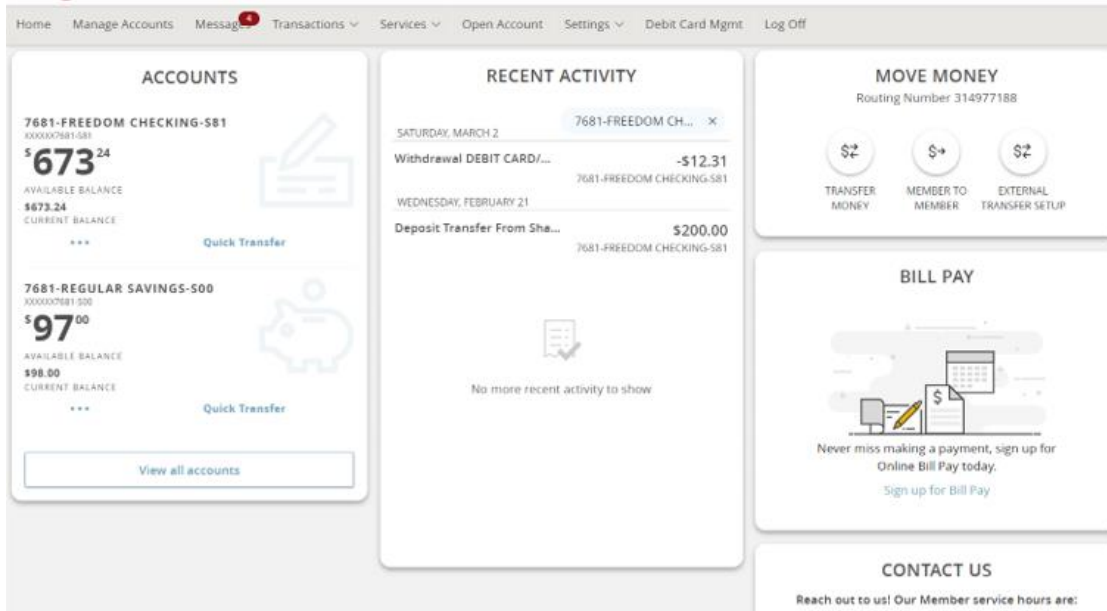
## Top Menu Bar



- A. Home
- B. Manage Accounts
  - Select up to five accounts to display on home page
  - View any External Accounts you have set up
- C. Messages
- D. Transactions
  - Transfer Money
  - Loan Payment
  - Web BillPay
  - Activity Center
  - Member to Member Transfer
- E. Mobile Deposit Enrollment
- F. Services
  - Mortgage Information
  - Stop Payment
  - Check Reorder
  - Add External Account
  - Verify External Account
  - External Transfer Setup
  - eStatements
- G. Apply for Credit Card
- H. Open Account
- I. Settings
  - Account Preferences
  - Security Preferences
  - Change of Address
  - Alerts
  - Accessibility
- J. Debit Card Mgmt
- K. Log Off

## Overview – Main Screen

See all your United Heritage accounts displayed by account type, including checking, savings, loans, and more. This feature allows you to quickly assess your financial health across all accounts. Each account listing includes the current and available balance. With just a click on an account, you can dive deeper into the transaction history, pending transactions, and detailed account information.



### Accounts

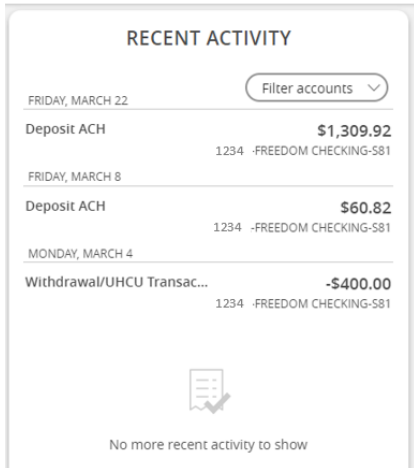
The homepage will automatically display up to five accounts. These are set to provide you with a snapshot of your primary accounts for quick access. If you have more than five accounts with us, you can easily view all your accounts by clicking on the "View all accounts" link. This allows you to see a comprehensive list of your accounts in one place.

To personalize which accounts appear on your homepage, navigate to the 'Manage Accounts' section. Here, you can "star" the accounts you wish to have displayed on the homepage. Only starred accounts will appear in the quick view section.

In the 'Manage Accounts' section you also have the flexibility to order the accounts as per your preference. Simply click and drag the account to the position you desire. This feature allows you to prioritize your accounts based on your usage or preferences.

**Recent Activity**

The "Recent Activity" feature in United Heritage Credit Union's Online Banking offers a quick and easy way to keep track of the latest transactions across your accounts. If you have multiple accounts with United Heritage and wish to view transactions for specific ones, use the "Filter Accounts" option. This allows you to customize the display according to your needs, focusing on the transactions that matter most to you at any given time.

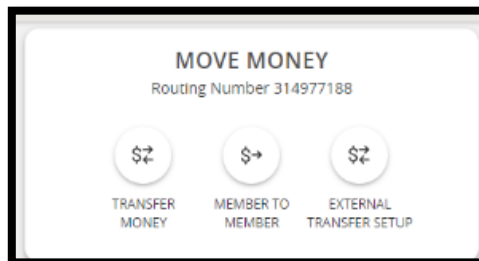


If you want more details on a particular transaction, simply click on the transaction or the account name. This action will take you to a page dedicated to that account where you can view a detailed history of all transactions on that account.

**Quick Actions >> Move Money**

Transfer money between your UHCU accounts or to external accounts with ease. Set up one-time or recurring transfers to manage your monthly expenses without hassle.

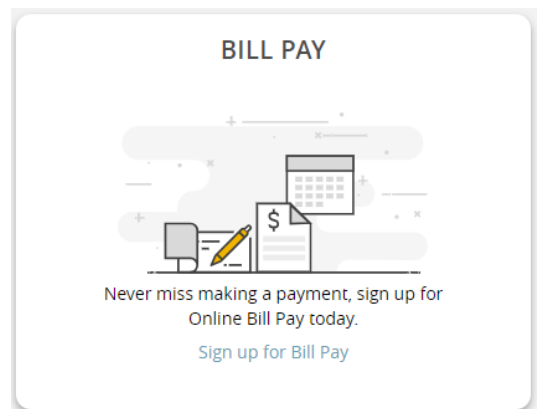
- Transfer Funds
- Member to Member
- External Transfer Setup



**Web BillPay**

Manage and pay all your bills from one place, without the need to log in to multiple websites or write checks. Signing up for Bill Pay is a straightforward way to manage your payments efficiently and ensure you never miss a due date.

Once you enroll, you will be able to see all your latest bills on the homepage.



## Manage Accounts

To personalize which accounts appear on your homepage, navigate to the 'Manage Accounts' section. Here, you can "star" the accounts you wish to have displayed on the homepage. Only starred accounts will appear in the quick view section.

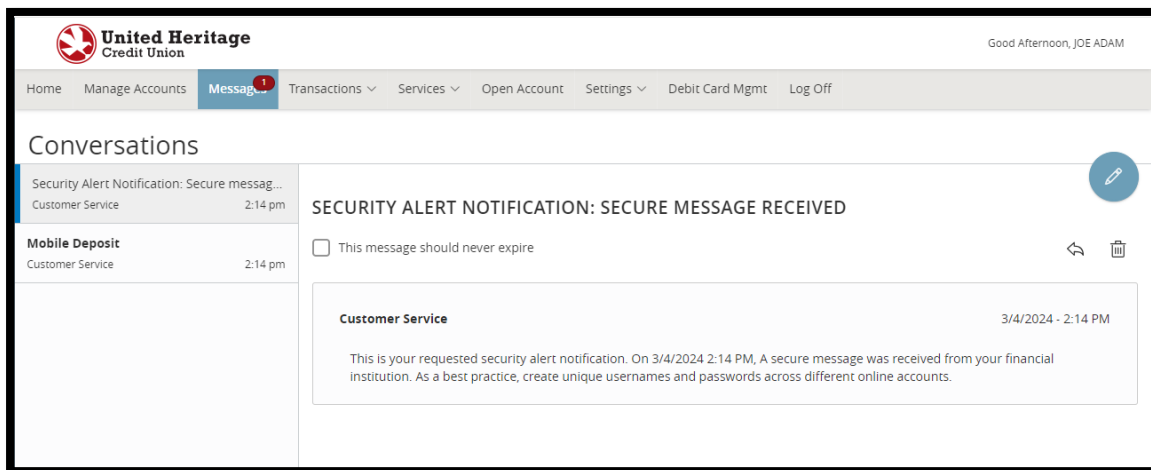
In the 'Manage Accounts' section you also have the flexibility to order the accounts as per your preference. Simply click and drag the account to the position you desire. This feature allows you to prioritize your accounts based on your usage or preferences.

If you have any external accounts set up, you will be able to view them in this section.

## Messages

Messages is where you can view and manage your secure communications with United Heritage Credit Union. To read a secure message, select the message. Bold messages indicate that you have not read them, while regular-faced messages have been read. To delete multiple messages at one time, check the box to the left of each message subject and select the trashcan icon.

Each message in your Secure Mailbox has an expiration date. If you would like to set a message to never expire, open the message for which you wish to remove the expiration date and check the box next to "This message should never expire."





## Transactions

Experience a whole new level of financial control with your United Heritage Online Banking. From the Transactions dropdown menu, you can set up one-time or recurring transfers to move money where you need it, when you need it. Plus, save money and gain peace of mind using United Heritage Web BillPay – your bills are paid on time, every time.

### Transfers/Recurring Transfers

Initiate a one-time or recurring funds transfer between two of your accounts.

**Step 1** – Click on Transfer Money under 'Move Money' section on the homepage or select "Transfer/Recurring Transfer" under "Transactions" in your Online Banking navigation menu.

**Step 2** – Select the dropdown arrow located under the "FROM" field and choose the account from which you wish to transfer the funds.

**Step 3** – Select the dropdown arrow located under the "TO" field and choose the share or loan to which you wish to transfer the funds.

**Step 4** – Enter the amount you wish to transfer in the "AMOUNT" field.

**Step 5** – Select the Frequency dropdown and choose either a one-time transfer or a recurring schedule. If recurring, select to process Forever Until Cancelled, or Until Date and choose a stop date.

**Step 6** – Enter the start date on which you wish the transfer to occur or recurring transfer to begin.

**Step 7** – Enter a memo in the "MEMO" field if you would like to enter additional information specific to your transfer.

**Step 8** – Select "Transfer Funds".

For more information about or assistance with transfers, please refer to our Recurring Transfer Guide or External Transfer Guide.

The screenshot displays the 'Funds Transfer' page in the United Heritage Credit Union online banking system. The page header includes the United Heritage Credit Union logo and the user's name, 'Good Afternoon, JOE ADAM'. The navigation menu contains links for Home, Manage Accounts, Messages, Transactions, Services, Open Account, Settings, Debit Card Mgmt, and Log Off. The main content area is titled 'Funds Transfer' and contains the following fields:

- From Account:** A dropdown menu.
- To Account:** A dropdown menu.
- Amount:** A text input field with a dollar sign icon and a value of 0.00.
- Frequency:** A dropdown menu set to 'One time transfer'.
- Transfer Date:** A text input field with the date 3/4/2024 and a calendar icon.
- Memo (optional):** A text input field.

At the bottom of the form is a blue button labeled 'Transfer Funds'. On the right side, there is a search bar for transactions and a filter menu with options for 'All', 'Pending', and 'Processed'. Below the filter menu, it states 'No history available'.

## **Web BillPay**

To begin using Web BillPay, you must first enroll.

**Step 1** – Select “Web BillPay” under “Transactions” in your Online Banking navigation menu.

**Step 2** – Select the account you wish to enroll by checking the box next to the desired account.

**Step 3** – Select “Enroll in Bill Pay.”

Bill Pay

Please select at least one account below to enroll in Bill Pay

<input type="checkbox"/>	FREEDOM CHECKING	XXXXXX
<input checked="" type="checkbox"/>	RENT-S82	XXXXXX

Enroll in Bill Pay Cancel

**Note:** By selecting “Enroll in Bill Pay” you are agreeing to the Terms of Use. You must agree to the Terms of Use to have access to the United Heritage Web BillPay website. Web BillPay is free when it is actively being utilized. An inactivity fee of \$6.95 is assessed if fewer than one (1) payment is processed during the Web BillPay calendar monthly billing cycle.

For more information about or assistance with Web BillPay, please refer to our **Web BillPay Guide** or call 855.242.8103.

## Activity Center

The Activity Center shows the status of your transactions inside of online banking. Use the tabs above your transactions to locate Single Transactions, Recurring Transactions and Deposited Checks.

If you have a Recurring Transaction set up, you can edit or delete it under the tab 'Recurring Transactions'.

If you are trying to locate a specific transaction or series of transactions in your history, enter a search term in the "Search transactions" bar and select "Search." If you would like to save your search, select "Favorites" and then "Save as New" from the dropdown menu.

You can also filter your results by selecting "Show Filters" under the "Search transactions" bar. Filter options include TYPE, STATUS, ACCOUNT, CREATED BY, START DATE, END DATE, TRANSACTION ID and AMOUNT.

The screenshot shows the United Heritage Credit Union Activity Center. The interface includes a left-hand navigation menu with options like Home, Messages, Transactions, and Activity Center. The main area displays a table of transactions with columns for Created, Status, Transaction Type, Account, and Amount. The table lists several transactions, including cancelled and processed funds transfers to various accounts like FREEDOM CHECKING and REGULAR SAVINGS.

Created	Status	Transaction Type	Account	Amount	Actions
7/19/2018	Cancelled	Funds Transfer - Tracking ID: 3763280	FREEDOM CHECKING	\$300.00	Actions
7/10/2018	Processed	Funds Transfer - Tracking ID: 3735737	REGULAR SAVINGS XXXXXX	\$1,100.00	Actions
7/5/2018	Processed	Funds Transfer - Tracking ID: 3721342	FREEDOM CHECKING	\$300.00	Actions
7/2/2018	Processed	Funds Transfer - Tracking ID: 3713552	REGULAR SAVINGS XXXXXX	\$1,000.00	Actions
7/1/2018	Cancelled	Funds Transfer - Tracking ID: 3709702	REGULAR SAVINGS XXXXXX	\$778.82	Actions
6/21/2018	Processed	Funds Transfer - Tracking ID: 3677042	FREEDOM CHECKING	\$300.00	Actions

## Member to Member Transfer

The Member-to-Member Transfer page allows you to make a single transfer to another UHCU accountholder or link another accountholder's account (for deposit purposes only) to your Online Banking account. If you plan to make more than one transfer to the other account holder or if you need to create a recurring or future-dated transfer, linking the account is required.

To transfer to another United Heritage member's account, you need to enter his/her Account Number, Share ID/Loan ID, Account Type and the first three letters of his/her last name.

The screenshot shows the United Heritage Credit Union Member to Member Transfer page. The page title is "MEMBER TO MEMBER TRANSFER" and includes a welcome back message. Below the title, there is a paragraph explaining the transfer options: "You can choose to make a single transfer to another member or link another member's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other member, or if you need to create a recurring or future-dated transfer, linking the account is required. When you select the option to link the other member's account to your login, it will place that account number in the drop-down menu in the funds transfer option."

## **Mobile Deposit Enrollment**

You can deposit checks to your United Heritage account anytime, anywhere using the UHCU Mobile App on your device. To enroll in Mobile Check Deposit, follow the steps listed below.

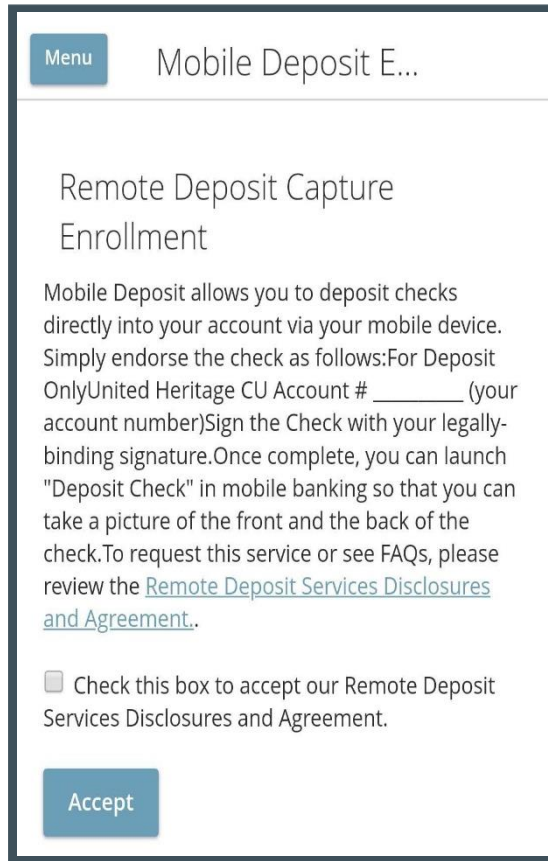
**Step 1** – Select the “Mobile Deposit Enrollment” link under “Transactions” in your Online Banking navigation menu. You can also enroll in Mobile Check Deposit within the UHCU Mobile App.

**Step 2** – Review the Remote Deposit Services Disclosures and Agreement and check the box.

**Step 3** – Select “Accept.”

**Step 4** – Once enrolled, sign in to the UHCU Mobile App and select “Deposit Check” from the navigation menu.

For more information about or assistance with Mobile Check Deposit, please refer to our **Mobile Check Deposit Guide**.



The screenshot shows a mobile app interface for "Mobile Deposit Enrollment". At the top left is a "Menu" button. The title "Mobile Deposit E..." is at the top right. Below the title is the heading "Remote Deposit Capture Enrollment". The main text explains that mobile deposit allows checks to be deposited directly into the account via a mobile device. It provides instructions on how to endorse a check, including a blank line for the account number and a note to sign the check. A link to "Remote Deposit Services Disclosures and Agreement" is provided. At the bottom, there is a checkbox labeled "Check this box to accept our Remote Deposit Services Disclosures and Agreement." and an "Accept" button.

## Services

Maintain your United Heritage account 24/7 using our convenient Online Banking services – reorder checks, add an external account, request stop payments and more.

### Stop Payment

Make a stop payment request within Online Banking.

**Step 1** – Select “Stop Payment” under “Services” in your Online Banking navigation menu.

**Step 2** – Select “Single Check” or “Multiple Checks” depending on how many checks for which you wish to request a stop payment.

**Step 3** – Select the account for which you wish to request the stop payment.

**Step 4** – For a single check, enter the “CHECK NUMBER” of the check for which you wish to request a stop payment and select “Save.”

For multiple checks, enter the “STARTING CHECK NUMBER #” of the check for which you wish to request a stop payment and select “Save.” Then enter the “ENDING CHECK NUMBER #” of the check for which you wish to request a stop payment and select “Save.”

**Step 5** – If you wish to do so, enter additional information specific to your transfer in the remaining fields.

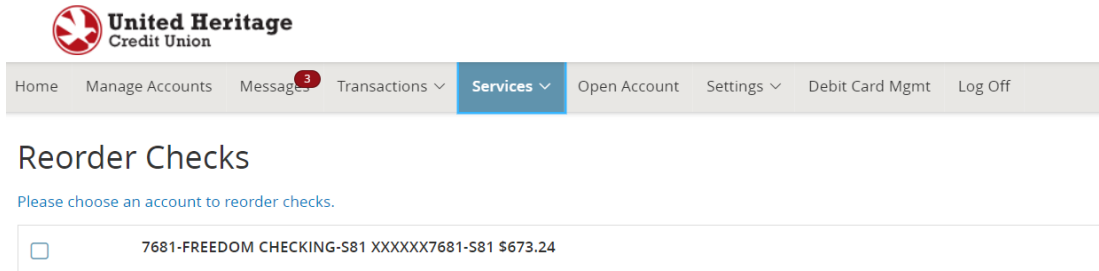
**Step 6** – Select “Send Request.”

*Note:* A fee of \$24.00 will be charged to your account for each Stop Payment Request placed online. A Stop Payment order is effective for six months and may be renewed upon a request made in writing to United Heritage Credit Union.

The screenshot shows the 'Stop Payment' form in the United Heritage Credit Union online banking interface. At the top, there is a navigation menu with options like Home, Manage Accounts, Messages, Transactions, Services, Open Account, Settings, Debit Card Mgmt, and Log Off. A red notification banner at the top of the form area states: "A fee of \$24.00 will be charged to your account for each stop payment request placed. A stop payment order is effective for six months and may be renewed upon a request made in writing to us." The form itself is titled "Stop Payment" and includes the instruction: "Complete the fields below to make a stop payment request based on known payment information." The "Request type" section has two radio buttons: "Single Check" (which is selected) and "Multiple Checks". Below this is an "Account" dropdown menu with the text "Select an account". The "Check number" field is a text input box. The "Check amount (optional)" field contains "\$0.00" and has a currency symbol icon. The "Check date (optional)" field has a calendar icon. The "Payee name (optional)" and "Note (optional)" fields are text input boxes. A blue button labeled "Request stop payment" is located at the bottom right of the form.

## Check Reorder

The Check Reorder page allows you to reorder checks by selecting the account for which you wish to order checks. You will be taken to Harland Clarke’s website to complete the order.



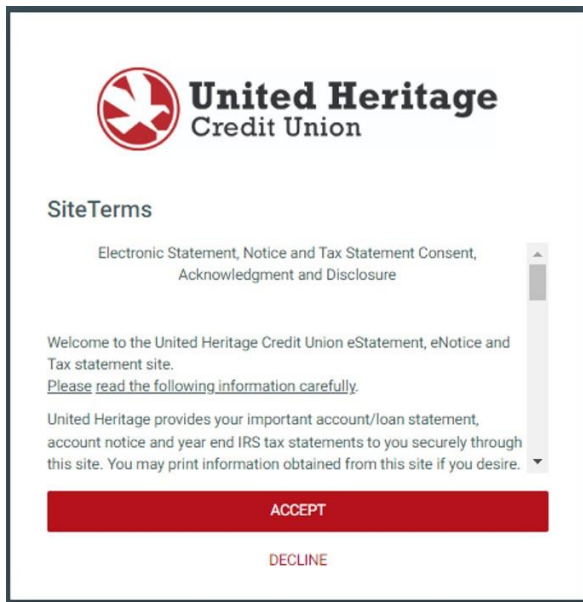
## eStatements

Go paperless with eStatements! Save time and paper with this convenient alternative to monthly mailed statements. By signing up to receive your statements electronically, you are able to download them through your Online Banking account the first business day of each month. By receiving your statements electronically, you’re free from the burden of having to keep track of and shred paper statements. You can access all of this information online whenever you need.

If you are a new eStatement user, you need to complete the following steps:

**Step 1** – Select “eStatements” under “Services” in your Online Banking navigation menu.

**Step 2** – Review the Privacy Policy and select “Continue to eStatements.”



**Note:** Pop-ups and cookies must be enabled on your device in order to view eStatements.

## **Add External Account**

The 'Add External Account' page enables you to request that an external account (an account you have at another financial institution) be linked for electronic transfers with your United Heritage Credit Union account if your account qualifies. There are two options to verify your external account: Instant Verification and Micro-Deposits.

### Manage External Accounts

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts

#### Add External account(s)

<p><b>Instant Verification</b></p> <p>If available, you can link your account instantly through our Plaid integration.</p> <p><a href="#">Link via Instant Verification</a></p>	<p><b>Micro-Deposits</b></p> <p>Input your account information and verify with micro-deposit transactions in 1-3 business days.</p> <p><a href="#">Link via Micro-Deposits</a></p>
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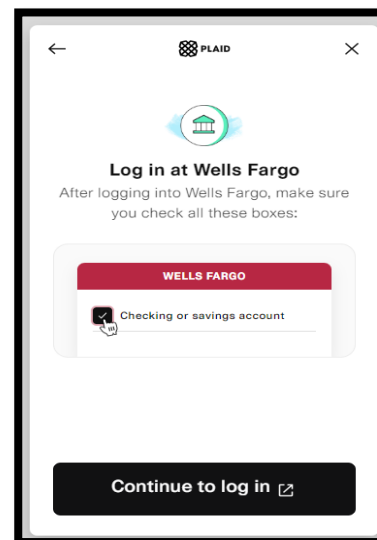
#### Manage External account(s)

If you are attempting to verify the Micro-Deposits for one of the external accounts that you have previously requested to be linked through Micro-Deposits, but do not see it here, it is likely that your Micro-Deposits have expired. Please resubmit the external account.

You do not have any external accounts that are currently linked in the online banking.

### **Option 1: Instant Verification**

Click on 'Link via Instant Verification and then simply search for the other financial institution and log in with your online banking credentials for instant verification.



**Option 2: Micro-Deposits**

**Step 1** – Input the following information about the account you would like to add:

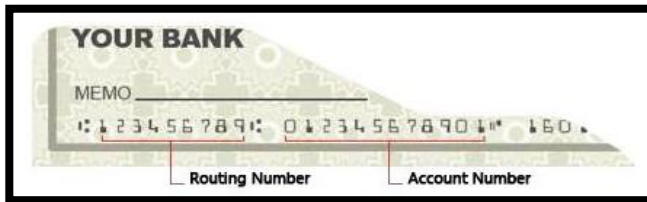
- Institution’s Routing Number
- Your Account Number
- Account Type (Checking or Savings)

This information is located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number they use for savings deposits. Also, verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions.

**Step 2** – Select “Continue.”

**Step 3** – You will be required to verify your external account by either using Plaid or we will send you two micro deposits will be generated and sent to your external account (typically within five business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both deposit amounts as you will need them later in Step 2, the verification process.

**Note:** Only domestic (U.S.) banks are allowed. If the micro deposits do not appear in your account within the specified timeframe, contact the external financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.



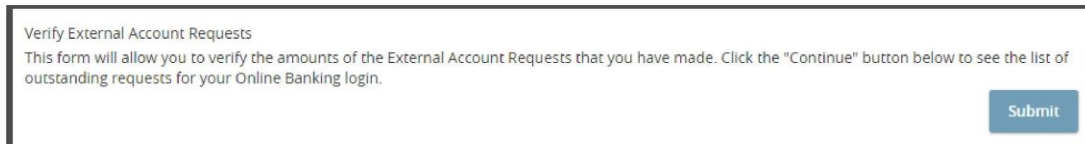
The image shows a digital form with three input fields. The first field is labeled 'ACCOUNT NUMBER:' and is empty. The second field is labeled 'ACCOUNT TYPE:' and is a dropdown menu with 'Checking' selected. The third field is labeled 'ROUTING NUMBER:' and is empty.



## **Part 2 – Verify External Account with Micro-Deposits**

**Step 1** – Once you note the amounts of your micro deposits, sign in to Online Banking and select the “Verify External Account” link under “Transactions” in the navigation menu.

**Step 2** – Enter the deposit amounts and activate your external account (please see section 7.4).



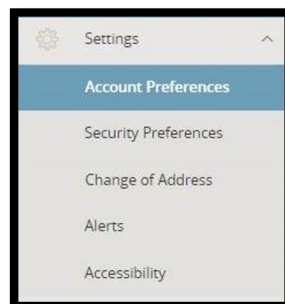

The form on the Verify External Account page allows you to verify the amounts of the External Account Requests that you have made. Select “Submit” to see the list of outstanding requests for your Online Banking account.

**Note:** Micro deposits may take several days to appear in your external account.

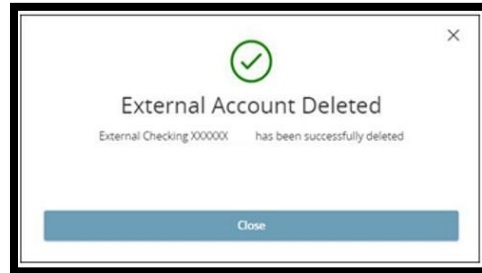
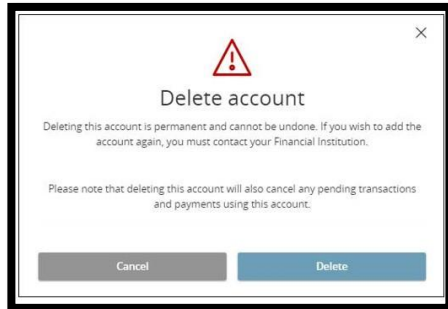
For more information about or assistance with transferring money to an external account, please refer to our **External Transfer Guide**.

## **Remove External Account**

To remove an external account that is linked; select Settings, then Account Preferences. The list of all shares or linked accounts will display.

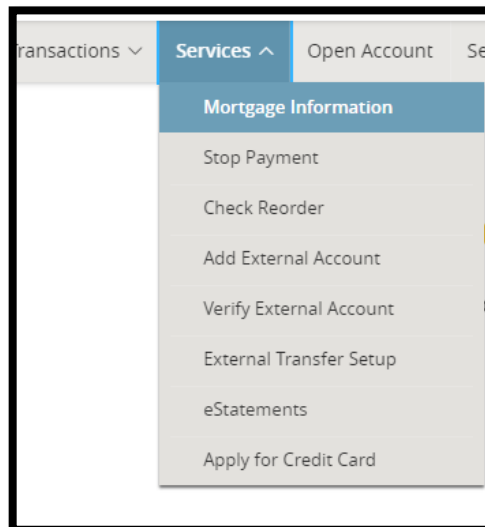


Select the external account that you want to delete. Once selected, it will expand and an option to “Delete Account” will be visible. Select the trash can icon to delete. A warning will display informing you that this cannot be undone, and any pending external transfers will be canceled if deleted. Select “Delete” to continue and remove the linked external account.



## **Mortgage Information**

The Mortgage Information page allows you to access information about your UHCU Mortgage Loan, make payments and more.

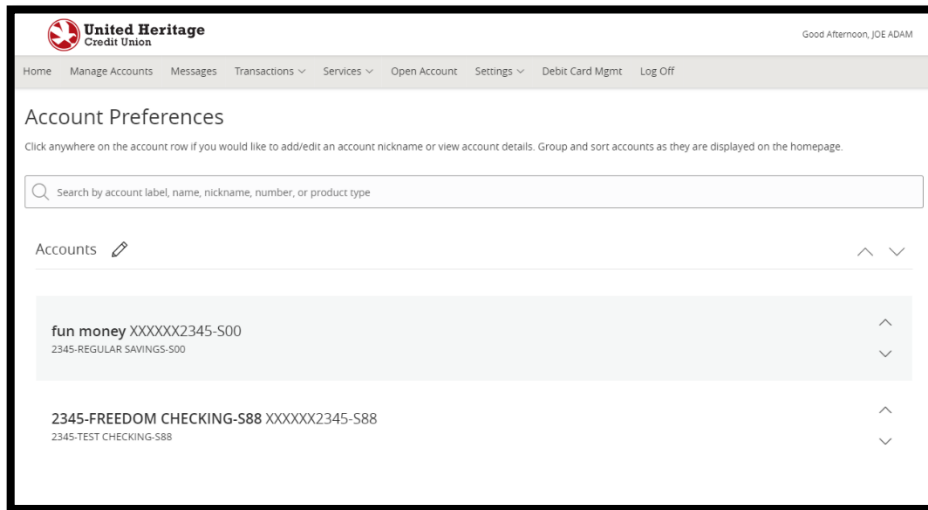


## Settings

It's your Online Banking account and you're in control. Create nicknames for your accounts to easily identify them, set up account alerts or change security settings.

### Account Preferences

The Account Preferences page enables you to create nicknames for your accounts so you can easily identify them. These nicknames are used throughout your Online Banking instance only. Click on the account you would like to nickname and under 'Online Display Name' click on the pencil icon to update the name.



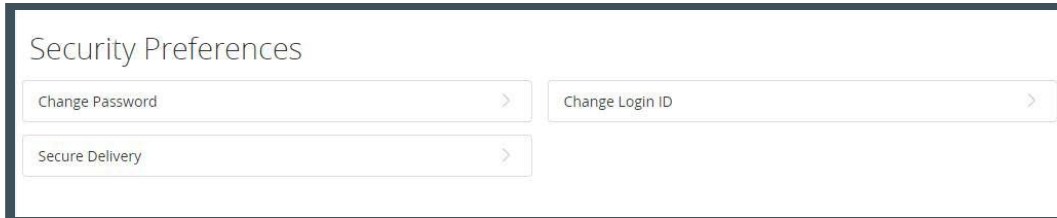
Linked external accounts can also be removed here. Select the external account that you want to delete. Once selected, it will expand and an option to "Delete Account" will be visible. Select the trash can icon to delete. A warning will display informing you that this cannot be undone, and any pending external transfers will be canceled if deleted. Select "Delete" to continue and remove the linked external account.



**Note:** Some changes will not be reflected until you have signed out and signed back in to Online Banking.

## Security Preferences

The Security Preferences page is where you can change your settings such as Password, Username and Secure Access Code delivery options.



Security Preferences

Change Password >

Change Login ID >

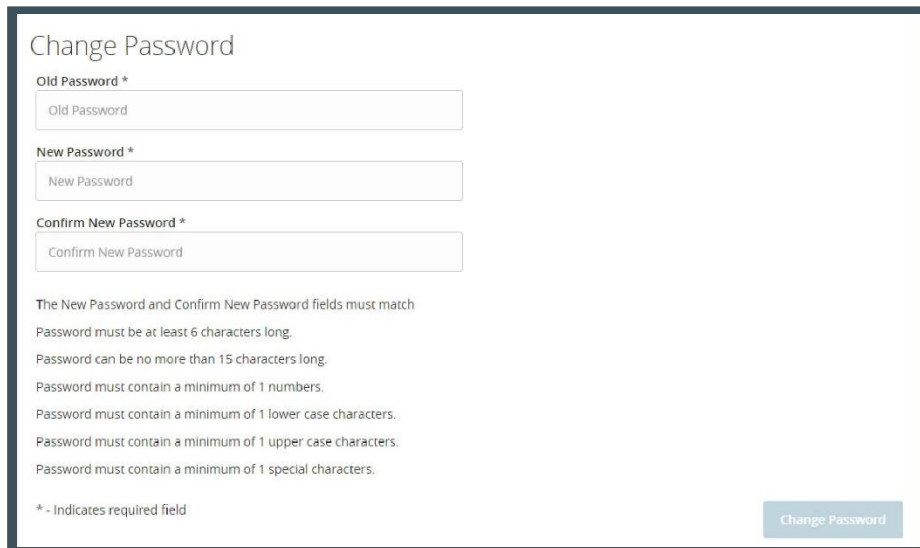
Secure Delivery >

### Change Password

**Step 1** – Select the “Change Password” button.

**Step 2** – Enter your Old Password, your New Password and re-enter your New Password. Please note the password requirements.

**Step 3** – Select “Change Password” to complete the update.



Change Password

Old Password \*

Old Password

New Password \*

New Password

Confirm New Password \*

Confirm New Password

The New Password and Confirm New Password fields must match

Password must be at least 6 characters long.

Password can be no more than 15 characters long.

Password must contain a minimum of 1 numbers.

Password must contain a minimum of 1 lower case characters.

Password must contain a minimum of 1 upper case characters.

Password must contain a minimum of 1 special characters.

\* - Indicates required field

Change Password

**Change Login ID / Username**

**Step 1** – Select the “Change Login ID” button.

**Step 2** – Enter a new Username in the “New Login ID” field. Please note the username requirements.

**Step 3** – Select “Submit” to complete the update.

**Change Secure Access Code Delivery Options**

**Step 1** – Select the “Secure Delivery” button.

**Step 2** – Select “Add Contact” to add a new phone number or email address.

**Step 3** – Enter your new contact information in the appropriate field.

**Step 4** – Select “Save.”

**Note:** You have the option to edit or delete a delivery contact using the buttons to the right of each field.

## Change of Address

On the Change of Address page, you can add or edit the address, phone number or email address on your account. All accounts with a PO box as a mailing address must also have a physical address. If you make an update to this information, all shares under this membership account will be updated. If you update your phone number, you will need to update it in security preferences under settings.

**Note:** You must select "Submit" after you make any changes or the information will not be updated.

### Update Personal Information

Complete and submit this form to update your address and contact information. All correspondence is mailed to the address on file for the primary account owner.  
**Note:** These changes do not update the delivery options used for your Secure Access Code (SAC) or security alerts. To update those delivery options, click here.

-Add New Address- ✓

Physical Address for THE SNACK PCK LLC XXX00668

Domestic  International

Address Line 1 \*

Address Line 2

City \*

State \*

Zip Code \*

▼

Other information for THE SNACK PCK LLC XXX00668

Your home phone number is required. If you do not have a home phone number, please enter your mobile phone number as your home phone.

Domestic  International

Home Phone Number

Mobile Phone Number

Work Phone Number

Work Phone Number Extension

Email Address \*

Alternative Email Address

your\_email@email.com

Preferred Contact Method \*

Select Preferred Contact Method ▼

\* - indicates required fields

Cancel
Submit

## Alerts

The Alerts page enables you to select preferences for alerts that notify you of important account information and personal reminders. Some security alerts such as an invalid password attempt cannot be disabled for your security. Other alerts you can create, edit, and enable or disable as you wish.

**Note:** Notifications are always sent to your Secure Mailbox in addition to any other notification channels you may select.

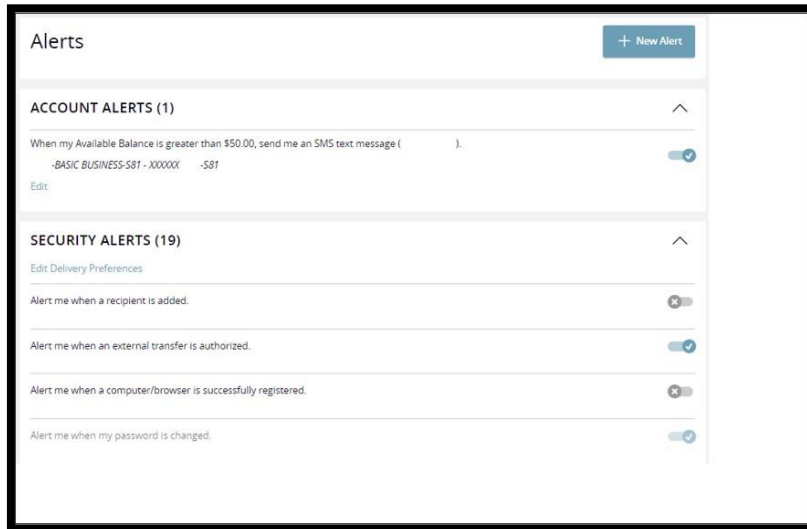
### Create an Alert

**Step 1** – Select the “New Alert” at the top right of the page.

**Step 2** – Select “Date Alert,” “Account Alert,” “History Alert” or “Transaction Alert” depending on the type of alert you wish to create.

**Step 3** – Enter the required information including the delivery method of this alert.

**Step 4** – Select “Save.”



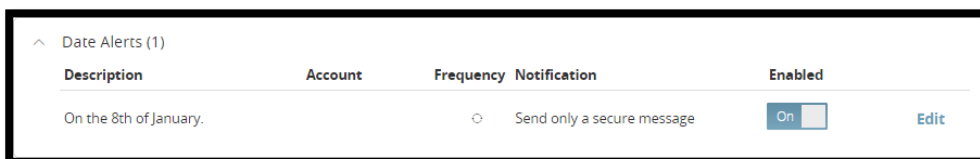
### Delete an Alert

**Step 1** – Locate the Alert you wish to delete and select “Edit.”

**Step 2** – Select “Delete.”

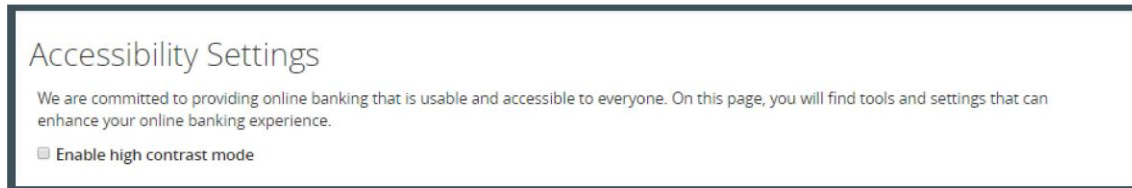
**Step 3** – Select “Confirm.”

**Note:** You can make an alert inactive by toggling the switch in the “Enabled” column to “Off.”



## **Accessibility**

On the Accessibility page, you will find tools and settings that can enhance your Online Banking experience, such as enabling high contrast mode.



If you need additional information or assistance, we're here to help!

Helpful UHCU guides: [uhcu.org/onlinebanking](https://uhcu.org/onlinebanking)

Browse our website, visit one of our branches or give us a call during business hours to seek more useful UHCU Online Banking information.

- United Heritage Online Banking information: [uhcu.org/onlinebanking](https://uhcu.org/onlinebanking)
- United Heritage branch location and hours listing: [uhcu.org/locations](https://uhcu.org/locations)
- Contact Center: 512.435.4545 | 903.597.7484 | 800.531.2328
- Web BillPay support: 855.242.8103