

Navigating Horizon@Home

Members will first need to enroll online at www.horizonfcu.org. Under Home Banking choose **SIGN UP**. You will need to enter your Member Number; the last four digits of your social security number, your entire social security number and your address number (ex. 1007 E. Third St) enter 1007. Click the **OK** button to proceed.

Users will create a Logon ID and Security Code.

Logon Id's can be between 6 and 50 alpha-numeric characters.

Security Codes can be between 8 and 16 alpha-numeric characters. A minimum of 2 numeric and 2 alpha characters is required.

You accept responsibility for periodically changing your LOGON ID and protecting the integrity of the Logon ID to protect unauthorized transactions and account access. Granting access to your account via Horizon@Home to any non-owner will make you financially liable for all losses or misuse of your account(s).

Once you are officially logged into Horizon@Home, you will see three tabs. OVERVIEW, ACCOUNT ACCESS AND SELF SERVICE:

OVERVIEW

- This tab is a snapshot of five of your accounts. You can view those accounts and do a quick transfer from one account to another. (These transfers are posted immediately).
- You will also see an ALERTS AND NOTICES section; this section can be a special notice from Horizon or an alert of any changes that you have made on your account recently.
- You will also see SCHEDULED TRANSFERS; this will list any pending transfers that you have scheduled to happen in the future.

ACCOUNT ACCESS

- You can see all of your accounts from this tab.
- You can view those accounts and do a quick transfer from one account to another. (These transfers are posted immediately).
- You can schedule future transfers, recurring transfers and see transfer history.
- You can also transfer (ACCOUNT TO ACCOUNT), from an outside Financial Institution to Horizon (no charge). From Horizon to an outside Financial Institution (\$2.00 per transaction fee). These transactions will need set up and confirmed before being able to utilize this service. See accessing ACCOUNT TO ACCOUNT section of this document. Transactions will take 5 business days to post to the accepting financial institution.

SELF SERVICE

- You can send secure email messages to the Credit Union.
- You can check Alerts that we sent you.
- Update your personal profile information
- Preferences: You can set the five accounts that you want to see on the OVERVIEW tab.
- Accounts List: View all the accounts that you have at Horizon FCU, nickname them and add cross accounts, (you will need to contact the credit union to set up cross accounts). Once they are set up, you will see them in this tab and also under Account Access.
- Personal Options: Here you can change your logon id, security code, challenge questions and image.
- E-statements: Enroll for e-statements and see them monthly.

Account to Account

- Under Account Access; Click on Account to Account Transfers
- You must agree to the terms and conditions
- Choose: Manage Accounts
- Add the Financial Institution Accounts that you would like to access for transfer (You can search by Financial Institution Name or by routing number)
- Enter the account number for that Financial Institution
- Click **OK**
- ****The system will send three test deposits two debits and one credit to equal zero to the new Financial Institution that you are trying to add. You will need to check those in 2-3 days on that Financial Institutions statement to verify that they equal zero. You will need those amounts to enter back into the Account to Account side.****
- **You will receive an email** *“On MM/DD/YYYY you added an external account for transfers with (ABC Financial Institution). We have sent the confirmation transactions and you should see them in your account history within 2-3 days. Once you see the amounts of these transaction, you can return to Manage Accounts to confirm the account. Once you have confirmed the account you can begin making transfers.”*
- Once you see the transactions, you will log back into Horizon@Home, choose Account Access, Account to Account Transfer, Manage Accounts, choose CONFIRM, then enter the information that was posted to the other Financial Institution.
- If they match what was sent, you are set up and ready to access the Account To Account Transfer.