

Self-Service **How-to** Guide

Maximize account management and self-service banking via our online and telephone banking services to access your money 24/7/365 when you are not able to come into our branch.

You can check balances, transfer funds, find ATMs and even make loan payments. If you are not enrolled in online banking or do not have access via an ATM or Debit Card, please contact us during normal business hours to enroll. Need extra help? This guide offers solutions to some of our most frequently asked questions.

How do I reset my Password for Online Banking?

1. Go to **hudfcu.org** and click on **LOGIN**.

2. Click on the “**Forgot Password**” link.

3. Enter your **Login ID** which is your HUDFCU Account Number.

4. Answer your **security question**

5. Go to your email and retrieve your **password reset instructions**.

6. **Didn't get the email?** Make sure we have your current email address on file. Call or email us to confirm during business hours or verify under the “**Member Options**” tab within Online Banking.

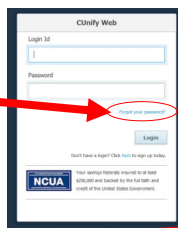
*Please Note: If you become locked out, your account will reset and unlock automatically after 24 hours so that you can try your password reset later.

**During normal business hours, you can always call us at 1-800-345-8032 for assistance with resetting your password.

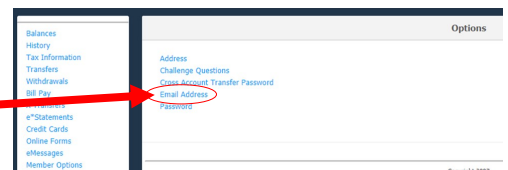
How do I update my email address with HUDFCU?

There are three convenient ways you can update your email with us remotely.

- Click on the “**Member Options**” tab within Online Banking to update your email address and other important information (including your password and challenge questions).
- Call **1-800-345-8032** to obtain an **Account Change Card**. Once completed, you must send it back to P.O. Box 23273, Washington D.C. 20026.
- Email **admin@hudfcu.org** to obtain an **Account Change Card**. Once completed, you must send it back to P.O. Box 23273, Washington D.C. 20026.



| Account Summary for 999999999 | | | | |
|-------------------------------------|-------------------|-----------------|------------------|----------------|
| Shares | | | | |
| Description | Available Balance | Holds Pledges | Current Balance | |
| 100 Regular Share | \$23.13 | \$0.00 | \$73.13 | |
| Total | \$23.13 | \$0.00 | \$73.13 | |
| Loans | | | | |
| Description | Rate | Current Balance | Available Amount | Payoff Amount |
| 3300 LINE OF CREDIT Monthly Payment | 12.99% | \$83.17 | \$16.83 | \$83.61 |
| Total | | \$83.17 | \$16.83 | \$83.61 |



Self-Service **How-to Guide (continued)**

How do I make my loan payment from an account at another financial institution?

There are three convenient ways you can make your loan payment(s) remotely.

- **Mail in a check.** Send it back to P.O. Box 23273, Washington D.C. 20026.
- Visit hudfcu.org to **locate a shared branch or ATM** to find a convenient location close to where you live, work or visit using the locator shown below:



Once you find a convenient location, visit the shared branch and **make your loan payment** via cash or check.

- Using the same locator (shown above), find an ATM and **make a deposit into your HUDFCU savings or checking account to cover the amount of your loan payment.** Then, you can log into online banking (contact us if you need to enroll in online banking or a password reset) and proceed to transfer the funds and make your loan payment. Don't have online banking? Call us at 1-800-345-8032 to make your loan payment for you once the deposit is made.

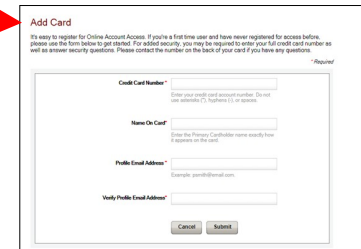
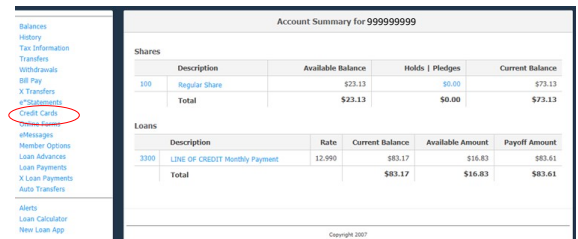
How do I make a HUDFCU credit card payment?

1. Go to hudfcu.org and click on **LOGIN to online banking.**

2. Click on the **Credit Cards** tab on the left menu.

3. If you are first-time user, please **Add/Register your HUDFCU Credit Card** to get started. Once registered, you will be able to make payments immediately.

4. If your card is already registered/once registered, your current card information will populate. You should then click on **"make a payment"**.



5. **Make a payment** via your HUDFCU account or another financial institution account. Please note the payment due date for all credit cards is the 4th of every month.

