

Horizons@Home

(Internet Access to Your Accounts)

PC Account Access 24 Hours a Day, 7 Davs a Week

From the convenience of your personal computer

Available now from Horizons Federal Credit Union

www.horizonsfcu.com







CREDIT UNIONS

Where people are worth more than money:

INSTRUCTIONS FOR USE

- At the website address, www.horizonsfcu.com click on the Horizons@Home icon.
- User ID is your account number
- Password is case sensitive
- Click ENTER
- You options in Personal Finance Service are:
 - Account Summary
 - Transfer
 - Withdrawal
- Your options in Account Services are:
 - -Stop payment to a check or range of checks
- Your options in Preferences are:
 - Change Password
 - Change E-mail
 - Account Nicknames
- · Click on related icon topics and proceed with the directions on individual screens as instructed.

Main Office:

120 Main Street Binghamton, NY 13905 (607) 724-5876

Hours

Mon. - Fri. 9:00 - 5:00 p.m. Thurs, until 6:00 p.m. Sat. 9:00 a.m. - 12:00 p.m. Lobby ATM: 24 Hours Drive-up: Open 8:30 a.m. Mon. - Fri.

Endicott Branch:

141 Washington Ave. Mon. - Wed. 8:30 a.m. - 4:00 p.m. Endicott, NY 13760 Thurs. - Fri. 8:30 a.m. - 5:30 p.m. Phone: (607) 786-5403

Vestal Branch:

Campus Plaza 3701 Vestal Prkwy East Vestal, NY

Mon. - Wed. 9:00 a.m. - 4:00 p.m. Thurs. - Fri. 9:00 a.m. - 5:30 p.m.

Lobby ATM: 24 Hours

Drive-up: 8:30 a.m. - 5:00 p.m. Mon. - Wed. 8:30 a.m. - 5:30 p.m. Thurs. - Fri.

Telephone Teller: (607) 771-6845 Mailing address for all offices: P.O. Box 1881, Binghamton, NY 13902

www.horizonsfcu.com



Account access via your personal computer!





www.horizonsfcu.com



Horizons Federal Credit Union

AVAILABLE NOW!

Account access via computer!

Your Horizons@Home is available when you are. Access your accounts 24 hours a day, 7 days a week from your personal computer using the internet. From home, or when you travel, make the following transactions with Horizons@Home:

Balance Inquiries

Cleared Checks

Transfers

Stop Payments (fee applies)

Withdrawals

Change Email Address

Transaction Activity

Change Password

Loan Payments

CAN I ACCESS ALL MY CREDIT UNION ACCOUNTS?

Yes, your Horizons@Home gives you convenient 24 hour access to your deposit and loan services to perform a variety of transactions; balance inquiry; transfer or withdraw from available funds; make your loan payment, or to verify that your checks have cleared. It's easy! (Christmas clubs are restricted accounts and they will only be able to be viewed on-line.)

DO I NEED TO LOAD SOFTWARE?

With Internet Explorer, some additional set up may be required. Please call the credit union if you need assistance



ARE THERE FEES?

Your Horizons@Home is available at no charge!

WHEN DO MY TRANSACTIONS POST TO MY ACCOUNT?

Transactions you perform on Horizons@Home are live. They will instantly post to your account.

HOW LONG CAN I USE MY HORIZONS@HOME PER SESSION?

You have unlimited transaction time, but if your connection is inactive for 10 minutes, your session will automatically log off.

IS MY ACCOUNT INFORMATION SECURE?

Yes. Ensuring the privacy and security of your account and personal information is a top priority. We do not store any member information on our web server that is accessible to the public. Layers of security include, automatic sign-off, encryption, firewalls and password lockout.

Password 4 digits



Please retain for your records

HOW DO I GET HORIZONS@HOME

Simply complete the application below and mail to or drop off at any Horizons FCU location.

Name

Horizons FCU Account Number

Password (4 digits)

Home Phone Work Phone

Email Address

Social Security Number

Yes, I request access to Horizons@Home (Horizons Federal Credit Unions' PC account access service for my Horizons FCU accounts and hereby agree to be legally bound by the terms and conditions provided to me with this application. I have received and agree with the Disclosure of Terms and Electronic Funds Transfer Transactions.

Signature

Date

