

Products and Services FAQ

Bill Pay

Q: If Bill Pay is disabled starting April 14, 2023 what are my options for paying my bills?

A: While Bill Pay is disabled H&H FCU branches in Borger & Stinnett will provide Temporary Checks and Cashier Checks at no cost for H&H Members in between the following dates: 4/14/23 – 5/2/23. Please call or visit your local branch for assistance.

Q: When will I be able to use a Bill Pay feature again?

A: After the Core Conversion is complete (May 2, 2023) all H&H Members will be able to enroll in ECU's Online Banking and the ECU Mobile App, which offers free Bill Pay services. A video on how to enroll in Online Banking/Mobile App will be shared closer to May 2, 2023.

Pop Money

Q: If Pop Money is disabled starting April 14, 2023 what are my options for sending money electronically?

A: While Pop Money is disabled H&H FCU branches in Borger & Stinnett will be providing Temp Checks and Cashier Checks at no cost for H&H Members to use in between the following dates: 4/14/23 – 5/2/23.

Q: When will I be able to send money electronically again?

A: After the Core Conversion is complete (May 2, 2023) all H&H Members will be able to enroll in ECU's Online Banking and the ECU Mobile App, which offers Zelle. Zelle is a free digital payments network, that is similar to Pop Money.

Online Banking

Q: Once H&H Online Banking is disabled on April 28, 2023 at 3 PM, when will I be able to access my accounts again?

A: After the Core Conversion is complete (May 2, 2023) all H&H Members will be able to enroll in ECU's Online Banking and the ECU Mobile App. Your Checking, Savings, etc. accounts will populate in these applications. If you have questions regarding your accounts after the conversion on May 2, please call 806-358-7777.

Q: How do I enroll in ECU's Online Banking and/or the ECU Mobile App?

A: It is a very simple process that should take no longer than a few minutes. We have uploaded a video on the process to this page: <https://myecu.info/FAQ>. If along the way you have any questions, please call us at 806-358-7777.

H&H FAQ

Q: How long after enrolling will I have to wait until I am granted access to ECU Online Banking and/or Mobile App with my Accounts?

A: As long as you fill out all the enrollment boxes with the appropriate information you will get automatic access to your accounts on ECU's Online Banking and Mobile App. In the instance that you might have entered the incorrect zip code, date of birth, or misspelled a city, your enrollment will then go to a queue for verification by our Team Members. Please note, Our Team Members check the queue daily, multiple times a day, so within a business day or two you should receive access to your accounts on ECU's system. Our Team will be working diligently to ensure everyone is set-up in a timely manner. If for any reason you feel that your account enrollment is taking longer than anticipated, please call us at 806-358-7777.

Q: When will I be able to set-up Bill Pay and/or Scheduled Transfers?

A: As soon as your enrollment has been submitted and confirmed and as long as all your accounts are presented appropriately in ECU's system after May 2, you will be free to set up Bill Pay or Scheduled Transfers.

Debit Cards

Q: When will my H&H FCU Debit Card no longer be useable?

A: All H&H FCU Members will be able to continue using their debit cards issued by H&H. After conversion and once you have confirmed your accounts have transferred to ECU's system you will be able to receive an instant issue debit card for lost/stolen/replacement cards at any of our ECU branches, including Borger and Stinnett beginning on May 2. Please note, ECU will begin reissuing debit cards beginning later this Summer.

Credit Cards

Q: When will my H&H FCU Mastercard transfer over to an ECU Visa card?

A: After the conversion all H&H FCU Members will have access to new ECU VISA Credit Cards by May 19, 2023 and you will be able to start using them by May 22, 2023.

Q: After the Credit Card Conversion occurs what credit card will I be using in place of my H&H FCU Classic MasterCard or H&H FCU Platinum Rewards MasterCard?

A: H&H FCU Classic MasterCard holders will transition to an ECU VISA Platinum Standard Credit Card. H&H FCU Platinum Rewards MasterCard holders will transition to an ECU VISA Platinum Cash Rewards Credit Card. All card holders should've received a letter in the mail from ECU in April that includes the new credit card agreement, rates/fees, or cash back reward details and additional information regarding the Credit Card conversion. Card holders will receive another letter closer to the credit card conversion (May 19) with your new ECU VISA credit card and instructions on next steps.

H&H FAQ

Q: When will my H&H FCU Mastercard credit card no longer be useable?

A: All H&H FCU Members will be able to continue using their credit cards issued by H&H, until May 21, 2023 and can begin using the ECU VISA Credit Cards on May 22, 2023.

Card Valet

Q: If Card Valet disabled starting April 28, 2023 what are my options for managing my debit and credit cards on the go?

A: Debit – After the Core Conversion (May 2, 2023) all H&H FCU Members will be able to utilize card management services for their debit cards both on the app and through Online Banking.

A: Credit – H&H members will continue to have access to Card Valet for their H&H FCU credit cards through May 19, 2023.

Once your debit or credit card has been converted, you will be able to utilize options within online banking to set up notifications and alerts on your account.

Once you have an ECU VISA debit or credit card, you can visit:

<https://purchasealerts@visa.com> to set transaction thresholds that will notify you through email or text based in the thresholds you have set.

Overdraft Protection

Q: Will my Overdraft Protection Service be the same?

A: ECU's Overdraft Protection service will pull funds in \$100 increments from the designated account to cover transactions attempting to clear the amount with unavailable funds.

Direct Deposit Information

Q: Will I need to change my direct deposit information with my employer as a result of the Core Conversion?

A: No, your direct deposit information will **not** change. There are a small number of members that required a member number change with the conversion. If you are one of these members, you received communication from us in April with further instructions. If you have any questions regarding this, please contact us at 806-358-7777.