Horizon Bay CU Account Support Manual

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1. Opening an Account

- Required documents: valid government-issued ID, proof of address (utility bill, lease), and Social Security number.

- Available accounts:

  - Basic Checking: No minimum balance, no monthly fees.

  - Premium Checking: Earns interest, free checks, overdraft protection.

  - High-Yield Savings: Higher interest for balances over $5,000.

  - Youth Accounts: For members under 18, with parental co-sign.

- Minimum deposit: $25 for Checking, $50 for Savings.

- Account setup time: 20-30 minutes in-branch or via secure online form.

2. Managing Your Account

- Access via online banking (desktop) or Horizon Bay mobile app.

- Direct deposit setup: Provide employer with Horizon Bay CU's routing number (321456789) and your account number.

- Transfer funds, pay bills, and set savings goals using mobile tools.

- View transaction history, download statements, and monitor balances.

3. Online Banking Support

- Reset password: Click "Forgot Password" on login screen, enter email or member ID.

- Enable Face ID and fingerprint login on mobile app.

- Set up transaction alerts via text or push notification.

- Schedule recurring transfers and bill payments.

4. Account Security

- Two-factor authentication (2FA) setup: via email/SMS code.

- Report fraud: Call 1-888-HBCU-HELP immediately; temporarily freeze card in app.

- Security tips: Never share login credentials. Use unique passwords.

5. Closing an Account

- Steps: Visit a branch or submit a notarized closure request form.

- Verify no pending transactions.

- Balance will be refunded by check or electronic transfer within 3-5 business days.