



By adding a sub-user to your account, you are allowing them to act on your behalf in your account using Heritage Family Credit Union's eBranch service. As the account owner, you can customize the permissions for each sub-user on your account. These permissions may include, but are not limited to:

- Make transfers to and/or from internal accounts.
- Make transfers to and/or from external accounts.
- Add and manage external transfer accounts.
- Add and manager Member to Member transfer accounts.
- Update contact information.
- Pay bills (if account is eligible)
- Use Smart Deposit (if account is eligible and they utilize the mobile app.)
- Send Secure messages.
- Pay internal loans, including credit cards, loans, lines of credit, mortgages, etc.
- Setting up savings goals
- View all account balances.
- Set up and receive eBranch alerts.
- View Documents and Statements

Sub-users will have access to everything that the administrator of the account grants them access to, apart from being able to add or delete additional sub-users.

Sub-users will have their own separate login. HFCU's eBranch system logs which account user conducts what activity.

Sub-users who are not joint owners or authorized signers on the account cannot receive help on the phone, via Secure Messaging, or in Branch.

HFCU reserves the right to revoke access to a sub-user at any time in the event of mismanagement of the account, suspicion of fraud or unlawful activity, repeated overdrawing of the account, or other unfavorable activities that put the account owner at risk.

As the account administrator or owner, you can delete a sub-user at any time. You may also change or revoke permissions and can reset their password.

By adding a sub-user and agreeing to this disclosure, you are taking full responsibility for the actions of your sub-user.