



Online Banking Security Enhancements

Frequently Asked Questions

Heritage Community Credit Union (HCCU) is committed to protecting your financial and personal information. A strong, hard-to-guess password is one of your top defenses against banking and identity fraud. To ensure that your account information is continuously protected and secure, we are proactively enhancing our security standards.

PASSWORD COMPLEXITY REQUIREMENTS

Q. New requirements the next time you change your password?

A. Online Banking passwords now require a minimum of eight (8) characters and must include two (2) out of the following three (3) complexity requirements:

- Text Character (upper or lower case)
- Number
- Special Character

Additionally, your password must not contain any portion of your user name, e.g., if your user name is "Applejack", you may not use "Apple" or "Jack" as part of your password.

NUMBER OF PASSWORD ATTEMPTS BEFORE LOCKOUT

Q. I can't access my account; why am I locked out?

A. We have reduced the number of 'Failed Login Attempts' from five (5) to three (3). This is to reduce the likelihood that someone can guess your password or use bot programs to discover your password by making multiple, repeated guesses.

AUTOMATIC NOTIFICATION WHEN PASSWORDS ARE CHANGED

Q. I just changed my password and then I received an email telling me what I just did. Why?

You are notified whenever your password is changed, just in case you didn't do it. If you receive an email that your password was changed and you didn't do it, please call our Contact Center immediately at 916-364-1700 or 800-233-6328.

Thank you for your understanding of our concerns for your security. We want you to be delighted with your safe and secure Online Banking experience. Should you have further questions, please call our Contact Center at 916-364-1700 or 800-233-6328.