



# Sweet Home Federal Credit Union

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(716) 691-9187 / 1-800-963-9660

[www.sweethomefcu.org](http://www.sweethomefcu.org)

## Home Banking Instruction Sheet

### Let's Get Started!

Once you are enrolled, please visit our web site at [www.sweethomefcu.org](http://www.sweethomefcu.org) and click on the tab "Home Banking". To log onto your account, enter your 2, 3 or 4 digit account number (the number after the forward slash). Do not include the decimal point or the trailing zero. Your initial password is the last four digits of your social security number. You will be prompted to change your password (no more than 7 characters and it is case sensitive) and answer 5 security questions. Your password and 5 security questions are case sensitive. Make sure you write down exactly how you answered your password and security questions. Also, please be aware that you will need to answer one of the 5 security questions each time you log in. Most secure passwords are a combination of letters and numbers. Keep your password and answers in a secure place.

### View Your Account

**Balances:** You can view all

of your account balances: shares, share draft (checking), club and loan accounts. If you click on a particular account, you will automatically get a history of transactions. If you click on the History button you can customize your history back to the first day of the year. After you become familiar with the process of accessing your account and the history of transactions, you are ready for the next step.

**Transfers:** Click on the Transfer button. Try transferring money from your share account to your share draft (checking) account or vice versa.

**Withdrawals:** Click on the Withdraw button. Enter the amount you are requesting and check the box if you would like the check mailed to your address on record. If you do not check the mail option, you will have to pick up the check at the credit union office. In most cases, your check will be mailed or ready for pickup within the hour during our regular business hours. All checks issued will be made payable to the account holder(s).

**View Cleared Checks:** If you click on the Cleared Checks button, you can view your checks by date order, check number order, or search for an individual check. You can then determine which checks are still outstanding.

**E-Statement:** You can now view your statement the first business day of each month. Once enrolled, there will be a Statement Tab located at the top of the page, click on it and select the Statement Period you wish to view. You can view the inserts, print your monthly statement and the reconciliation sheet.

**Download Financial Information:** You can also Download Financial Information to your home computer to incorporate with your personal software. *Don't forget to Log Out when you're done.*

**Questions?** If you need help, please feel free to stop by the credit union office or call us at (716) 691-9187 or 1-800-963-9660. We will gladly help you get started.