

**Timberland  
FCU brings you  
Home Financial  
Services (HFS)  
for added con-  
venience to the  
quality services  
we offer.**



**HFS: Linkup Today!**

---

**Main Office**

821 Beaver Drive  
DuBois, PA 15801  
Phone: (814) 371-2676  
Fax: (814) 371-0701

---

**Clearfield Office**

710 River Road  
Clearfield, PA 16830  
Phone: (814) 765-1260  
Fax: (814) 765-2900

---

Toll free number: (800) 477-3889  
On the web at [www.TimberlandFCU.org](http://www.TimberlandFCU.org)  
Email: [TimberlandFCU@adelphia.net](mailto:TimberlandFCU@adelphia.net)



**Timberland FCU**



# HFS



*“Credit Unioning” at Home*

**HOME FINANCIAL SERVICES  
AT**



**TIMBERLAND  
FEDERAL CREDIT UNION**

# Home Financial Services

**HFS**, Home Financial Services, is Timberland FCU's solution for Online (Internet) Account Access.. HFS gives you 24-hour account access and allows you to check account balances, make transfers, make loan payments, and much more—any hour of the day or night. To access HFS:

1. Log into **www.timberlandfcu.org**.
2. Click on the **HFS Login** link, on the left-hand side of the screen.

On the HFS site, you will find the following menu options:

- **Welcome:** This page links to the home page and the privacy statement.
- **Services:** This button links you to services such as: draft ordering, draft copy requests, stop payment requests, changing your password, and changing your e-Statement options.
- **Account:** This tab lets you to log into HFS using your member number and PIN. You can also go through a demo of HFS.
- **Sign up:** This tab is for members to send a request for a HFS application.
- **Application:** You can request a membership or loan application to be sent to your home.
- **Calculator:** Get estimates of loan payments, terms and total loan amounts as well as calculate total savings over time.
- **Bill Pay:** This links you to Timberland FCU's Electronic Bill Payer site.
- **Help:** For additional help with any features of HFS, click on help.
- **Privacy Policy:** This will display Timberland's policy for safeguarding your information. If you have any questions, please call the office.

Once you enter the "account" area, you'll find each of the following options:

- **Summary:** Gives you an overview of all your accounts and loans at the credit union and your current balances.
- **Detail:** Lets you view the current balance, available balance, last transaction date and year-to-date dividend of any account.
- **History:** Gives the date, description and amount of transactions for the specific account chosen. You can see the transaction details by clicking in the "detailed history" box. You can also select "download information" to download your account info into Quicken, MS Money or other financial management programs.
- **Statement:** View your e-Statement; up to 6 Months worth!
- **Transfer:** Allows you to transfer money between accounts and to other preauthorized accounts at the credit union. This is also where you can request a check be sent to you from your account.
- **Draft:** Shows each draft, clearing date and amount. You can search by draft number, or amount.
- **Log Out:** Logs you out of the system.

**Security Note:** We require a secure 128-bit encryption browser, which can be downloaded from either Netscape or Microsoft.

## APPLICATION

NAME: \_\_\_\_\_

ACCT # \_\_\_\_\_

SS# \_\_\_\_\_

PHONE \_\_\_\_\_

BIRTHDATE \_\_\_\_\_

E-MAIL \_\_\_\_\_

PIN/PASSWORD \_\_\_\_\_

(MUST BE 7 TO 10 CHARACTERS LONG AND MUST  
CONTAIN AT LEAST 1 LETTER AND 1 NUMBER)

## JOINT OWNER

NAME: \_\_\_\_\_

SS# \_\_\_\_\_

BIRTHDATE \_\_\_\_\_

I/we acknowledge that by using the Home Financial Services (HFS) I/we agree to the HFS initial disclosures and that I/we have read, understand and agree to be legally bound by the terms and conditions of such Agreement. I/we also acknowledge the receipt of the disclosure statement informing me/us of my/our rights under Regulation E. I/we also understand that by enrolling I/we are able to access information electronically and have access to a printer or the ability to download information and understand that a paper statement will no longer be mailed.

\_\_\_\_\_  
MEMBER SIGNATURE DATE

\_\_\_\_\_  
JT MEMBER SIGNATURE DATE

\_\_\_\_\_  
JT MEMBER SIGNATURE DATE

(ALL OWNERS MUST SIGN.)