



New System FAQs

Online Banking

Seeing Joint Accounts Online

What will I see online?

The way that memberships now work is that all accounts are held under the person. When you sign into online banking, you will now see all your individual accounts, as well as any accounts you are joint on. Don't worry, you won't be able to see the personal accounts belonging to another individual.

What if I don't want to see all my accounts online?

If you do not want to see certain joint accounts online, we can remove them from your view. Reach out to your branch and we can help you with that.

Can I rename accounts? How do I rename accounts?

You can rename accounts to help distinguish between them. Loan and mortgages cannot be renamed. To rename an account go to My Accounts → Rename an Account.

[Online Banking](#) > [My Accounts](#) > [Rename Accounts](#)

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Rename Account

To change the name of an account to something that is meaningful to you (such as My Vacation Account), select the account to rename and enter a new name for the account then click on continue.

Account

New Account Name

| [Cancel](#)

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First Time Logging In

First time log in

You will need to use the URL/browser/desktop version of our website to log in for the first time. You will need to reset your security questions and that cannot be done on the app.

Reinstall the app

We suggest you reinstall the mobile or tablet app. This ensures no previously saved login information is being used.

Change your password

You were issued an 8-digit temporary PAC that will be used for your first login. If you don't know, or can't find this information, reach out and we will reset it for you. On first login, you will need to change your password (PAC).

What is a PAN?

A PAN is the full number of your debit card. If you don't have a debit card, you would have been issued a PAN to use.

Adding a memorized account

There is no way to change your PAN. If you don't want to put your PAN in each time you log in, you can add it as a memorized account on the log in screen.

Welcome to MemberDirect. Login by entering your PAN and Personal Access Code (PAC).

PAN

Access Code (PAC)

Login

[Add a Memorized Account](#)



Can I still use my Alias?

Unfortunately, the Alias log in is no longer supported. For ease of access, we suggest you add your PAN as a memorized account.

I am locked out

If an incorrect password (PAC) is used too many times in a row, your account will be locked. You can either wait 1.5 hours for the account to reset itself or contact us and we can unlock you.

I have more than one debit card

Your products and services are now live under you as a person. You can use any of your active assigned debit cards to log in.

E-transfers

Autodeposit

Members were instructed to disable Autodeposit prior to the system change. If you did not, you will need to re-register for Autodeposit. This can be done by going to Transfers → Send via Interac e-Transfer → Autodeposit.

My Accounts

Payments

Transfers

- View/Modify Scheduled Transfers
- Send via INTERAC e-Transfer®**
- Add/Delete Recipients
- Request Money via INTERAC e-Transfer®

Account Services

Messages and Alerts

Profile and Preferences

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Send via INTERAC e-Transfer®

[Edit Recipients](#) | [Edit Sender Profile](#) | **Autodeposit** | View: [Pending](#) | [History](#)

Transfer To: [Add New Recipient](#)

Transfer From:

Amount:

Message:

To protect yourself, never enter the answer to the security question in the memo field and never share the answer using the same channel you are using to send your Interac e-Transfer.

| [Cancel](#)



E-transfer Fees

Fees will be reimbursed at the end of the month if you have a package. If you have any questions please reach out to your branch.

Phishing Scam or Malware

Site Errors

Members have seen errors that our site is a phishing scam or unsafe. We have been assured by our IT team that there are no concerns with the website. Often your Malware settings need to be updated to allow access to the URL.

Statements and Historical Transactions

October Statements

In October, you will receive two statements. One for Oct 1 – 22 (prior to the system change) and a short statement for Oct 23 - 31 from the new system.

Joint Account Statements

Members will see all products they own (joint or not) on their statements. If you are joint on accounts that you do not wish to see on your printed or online statements, contact us today and we can make that change for you. For joint membership statements prior to the system change only the primary account holder will be able to see these due to how old memberships were set up.

Historical Transactions

When we moved over to the new banking system, transactional history did not transfer over. Statements are available online with up to 7 years of history for your records. You will only be able to see transactional account information



from October 23rd onward. To view your e-statements go to My Accounts → view e-statements.

[Online Banking](#) ▶ [My Accounts](#) ▶ [View e-Statements](#)

My Accounts

- View Account Activity
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e-Statements

⚠ Downloaded PDF e-statements will be stored to this computer. For privacy concerns we recommend deleting the PDF(s) once you are finished.

e-Statements are downloaded to this computer. If you are using a shared or public computer, ensure the e-Statement is deleted.

Download Statement for:

2021 | [2020](#) | [2019](#) | [2018](#) | [2017](#) | [2016](#) | [2015](#)

- [October, 2021 - Monthly Statement](#)
- [September, 2021 - Monthly Statement](#)
- [August, 2021 - Monthly Statement](#)
- [July, 2021 - Monthly Statement](#)
- [June, 2021 - Monthly Statement](#)
- [May, 2021 - Monthly Statement](#)
- [April, 2021 - Monthly Statement](#)
- [March, 2021 - Monthly Statement](#)
- [February, 2021 - Monthly Statement](#)
- [January, 2021 - Monthly Statement](#)

Package/Product Changes

As part of the system change, we made some updates to our products and services. Changes include renaming of products as well as updating the packages we currently have. Your monthly packages are now on your chequing account. Transactions conducted out of other accounts (ie. savings) may be subject to fees. For information on our packages and service fees visit https://online.hmecu.com/SharedContent/documents/Fees_and_Packages.pdf. If you would like to make changes to your products contact your branch and we are happy to help.