

What information do I need in order to register or log in to ePay?

For first time users, all you need to register is your Harris County Federal Credit Union member number and loan number. For returning users, you will need your member number, loan number and ePay password. All ePay users are required to have a valid e-mail address.

What if I don't know my member number?

Your member number is your four to six digit account number. If you are unable to remember or locate your account number, please contact a Member Services Representative at (713) 755-5160. For security reasons, we cannot disclose account numbers over the phone or via e-mail.

What if I don't know my loan number?

Your loan number is a three digit number following your member number. The loan number can be located on your monthly statement or on the original loan paperwork you were issued at the time you opened your HCFCU loan. On your statement, the loan number is the three digit number that is located just before the name of the account or loan. All new loans will be available on ePay within one business day.

If you are unable to locate a monthly statement or your original loan paperwork, please contact a Member Services Representative at (713) 755-5160. Loan numbers can be disclosed over the phone, but only if the member can provide the member number and verify account information.

How much does it cost to use ePay?

Payments made from a checking or savings account from another institution will not pay a fee.

Members paying with a non-HCFCU debit or credit card will incur a convenience fee. The convenience fee will vary depending on your loan payment amount. Visit www.hcfcu.com to view the ePay Convenience Fee Tiers.

What payment methods can I use to make a payment?

Through ePay, you can use any non-HCFCU debit or credit card to make a payment, including those with Visa®, MasterCard® and Discover® logos. You may also make payments using a checking or savings account from another financial institution. ePay does not accept American Express® payments.

What loans can I pay using ePay?

You are able to make payments on any loan that you have with HCFCU with the exception of credit cards and mortgages.

To make a credit card or mortgage payment, visit www.hcfcu.com.

What if I have multiple loans that I need to make payments on?

You can use ePay to make payments on all of your HCFCU loans with the exception of credit cards and mortgages. However, you will need to go through the registration process to select a unique username for each loan. If you have multiple loans to make payments on, you will end up having multiple usernames.

When will my new loan be available on ePay?

All new loans will be available on ePay within one business day.

Frequently Asked Questions cont.

Can I use ePay to make a payment from my HCFCU checking or savings account?

No, ePay can only accept payments using a debit card, credit card or checking and savings account from another financial institution.

If you wish to make a payment using your HCFCU checking or savings account, you may use one of these other payment methods.

1. Log in to **It's Me 247 Online Banking**
2. Set up a payroll deduction
3. Make a payment in person at our branch or using a shared branch location
4. Mail in your payment to:

Harris County Federal Credit Union

1400 Franklin Street

Houston, TX 77002

Can I schedule my payment in advance or set up recurring payments with ePay?

Yes, using the **Desired Payment Frequency**, you may schedule one-time payments in advance to be made within the next 30 days from the current payment date. You can also set up bi-weekly and monthly payments with ePay.

Can I make extra payments with ePay?

Yes, each month you are able to pay more than your scheduled payment amount towards your loan balance. Additional funds paid in a given month will be first applied towards the interest due, then to the principal. Members will still need to make their required payment the following month.

When will my payment be posted?

All payments will be credited to your account within two business days.

Does changing my address in ePay automatically change my account information?

Changes made to your address in ePay will not be reflected on your HCFCU account information. If you need to change the address listed on your HCFCU account, log in to **It's Me 247 Online Banking** or contact a Member Services Representative at (713) 755-5160.

Who should I call if I am having difficulties using ePay?

If you have any questions regarding ePay or have difficulties logging in, please contact a Member Services Representative at (713) 755-5160 or via e-mail at hcfcu@hcfcu.com.