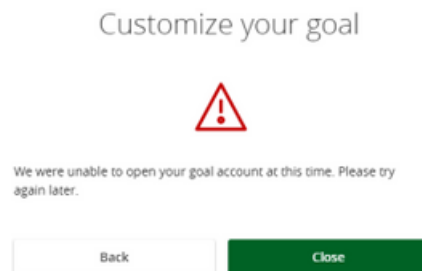# GOAL-BASED SAVINGS FAQ

Q: How many Goal-Based Savings Accounts can I have?

A: Each HHCU member can set up three Goals Accounts.

Q: Will it let me attempt to open a fourth Goal-Based Savings Account?

A: Yes, but you will receive this error message and will be prevented from completing the setup.


Q: I have a joint owner on my membership. Will they be able to see my Goal-Based Savings Accounts?

A: No, these accounts are visible only to your specific online banking login. However, transfers from your HHCU account to your Goal-Based Savings Accounts will be visibile within your online/mobile banking and monthly statements.

Q: A joint owner on my account has passed away and had Goal-Based Savings Accounts set up. How do I transfer those funds?

A: Please contact an HHCU Representative for assistance.

Q: I have a recurring transfer set up to find my Goals-Based Savings Account. How can I edit or stop the transfer from happening?

A: In online/mobile banking, click on Activity → Online/Mobile Activity. Locate the recurring transfer. Click on the ⋮ icon. You can choose to Edit or Cancel.

Q: How do I close my Goals-Based Savings Account?

A: Simply click on the Goal Coin from online/mobile banking and choose "Transfer and Close a Goal."

Q: I have reached my Goal! How will the funds be placed into my account?

A: When you have reached your Goal, select the goal coin from your online/mobile banking and choose "Transfer and Close Goal." You will then be able to select the account you would like your goals to be deposited to.

Q: Will funds continue to transfer after I reached my Goal?

A: When a Goal is closed, recurring transfers associated with your Goal-Based Savings Account will automatically be canceled.

Q: Can I fund a Goal-Based Savings Account with more than one HHCU account?

A: Yes! You can transfer from multiple HHCU accounts via one-time or recurring transfer.

Q: How do I view statements for my Goal-Based Savings Account?

A: Your Goal-Based Savings Account eStatements will appear in the Activity section of the menu in your online/mobile banking.