

CU OnLine Quick Tips

There are two ways to access CU OnLine:

HTTPS Direct: <https://www.lbsfcu.org/>

This is the main login page for CU OnLine.

If you are unable to get to the CU OnLine home page, it may be that the Favorite you're using contains invalid elements. For example, "/login/login.jsp" was valid at one time but is not anymore. The same is true of drop down lists, auto complete and History. Click on one of the addresses on this page and create a new Favorite.

HTTP iFrame: <http://www.lbsfcu.org/>

Almost all of the pages on our main site have a login box for CU OnLine. When you click the GO button, you leave the main site and enter CU OnLine to access your account. From there, you continue the process just as if you had started from the CU OnLine home page. This is done with a piece of web technology called an "iFrame". The iFrame on our site is a "window" to the CU OnLine website.

If you have trouble logging in this way, here are the most common reasons:

The web address (URL) is incorrect

We have registered many different domain addresses in order to make it more difficult for you to be tricked into going to a site that doesn't belong to LBS Financial Credit Union. For example, www.lbsfcu.com will get you to our site because we set it up that way. But the iFrame won't work properly if you use that address. Make sure our address ends with ".org"

Browser Security

Our iFrame is a little piece of the CU OnLine website surrounded by our main site. This is not a problem with browser security unless the security level has been set higher than the default and/or other "custom" security changes have been made. **Reset the browser security level to the default.** If you cannot or do not want to change the setting, you can try adding <https://www.lbsfcu.org/> to your "Trusted Sites."

Additional Tips:

New users must click on the *New User Click Here* link when logging on the first time.

CU OnLine locks up after a few failed login attempts. This is for your protection. Unfortunately, most account lockouts are caused by the account owner. Remember that passwords are case sensitive. If you have a valid email address set up in the *Personal Profile* section, you can have your password emailed to you! Just click the *Forgot Password Link* and answer one of your challenge questions. You'll get confirmation message saying that your password has been emailed to you.

Do not use the back and forward buttons in your browser. This is especially important while logged into CU OnLine. Using the back or forward button while making a transfer can result in the transaction posting twice. On our main site, the back button can cause the iFrame login box malfunction.

Visa Payments: Even if you have a balance, the system will not accept a payment if no payment is due.

Password Tips

In early 2008, LBS Financial will be changing the password requirements for CU OnLine to a minimum of 8 characters (maximum of 20) that must be alpha numeric (at least one letter and one number). We will also continue to recommend special characters (ex: %^&*). If your password is less than 8 characters long and does not currently contain at least one number and one letter, please begin planning to make a change. A deadline for this change will be posted in early 2008 and on this deadline, if your password does not meet the new requirements, you will be prompted to change your password at that time.

PassMark Tips

Say good bye to challenge questions: To eliminate challenge questions, register your computer. Unregistered computers have the option during every login. Do NOT register your computer if you share it with others you can't trust or the computer is in a public place like an Internet café.

Don't forget the answers to your challenge questions. Entering three incorrect answers to the challenge questions will lock up your account just like using the wrong password. We can unlock your account, but if you don't remember your answers, you'll just lock it again. If we reset PassMark on your account, you will have to repeat the enrollment process. You can view and change your PassMark challenge questions and answers as well as your image and caption any time by going to the *Personal Profile* section in CU OnLine and clicking *Change PassMark*. You'll also need to remember your challenge answers if you want your password emailed to you using the *Forgot Password* feature.

Problems setting up PassMark challenge questions? Read the instructions under each item for the minimum and maximum number of characters. Punctuation is not allowed in the challenge answers. If you fail to move forward after clicking the *Preview* button, scroll to the top of the page and read the bold red error text to find out what needs to be corrected.