



## **New Online & Mobile Banking Frequently Asked Questions**

- 1. Will my user ID(s) and password(s) carry over to the new Online and Mobile Banking?**
  - a. No, they won't carry over. We are launching a brand new system for both Online and Mobile Banking that has different requirements for user IDs and passwords than our current system. This will require our Members to enroll in the new system, create a new user ID (which cannot contain your account number) and password. You will need your social security number, account number, date of birth, and email address or mobile phone number on your account to sign up.
  
- 2. I have multiple accounts at the Credit Union. Will I need to set up multiple user IDs and passwords?**
  - a. Our new system allows you to aggregate all of your accounts under one set of credentials. You will only be able to set up one User ID and Password per individual and then you can link all of your other accounts within Online or Mobile Banking.
  
- 3. What are the password and user name requirements?**

Passwords must:

  - Be 8 to 25 characters in length
  - Contain at least one lower case letter
  - Contain at least one upper case letter
  - Contain at least one number

User ID must:

  - Contain at least one alphabetic letter
  - Be 8 to 25 characters in length
  - Be unique

User IDs cannot include:

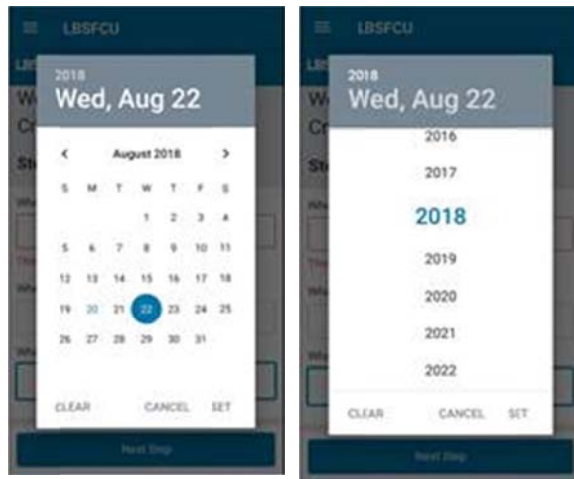
  - Your birthdate
  - Your Social Security Number
  - Your LBS Financial Member/account number
  
- 4. Can I reuse my previous user ID and/or password?**
  - a. Members can reuse their credentials if they meet the new user ID and password requirements listed in #2, however, you will still need to re-enroll in the new system.
  
- 5. How will joint owners access account information in the new Online and Mobile Banking?**
  - a. Our new Online and Mobile Banking systems enable you to aggregate all accounts for which you are an owner. What's different from our previous system: each joint owner should set up their own credentials. Having separate sign-ins for joint owners ensures that they will only see the accounts on which they are associated. In the new system, if you share your user ID and password with a joint owner, it will be possible for them to see an account on which they are not joint, therefore we highly recommend you have your joint owners set up their own credentials.

- 6. How do I aggregate all of my LBS Financial accounts under a single login?**
  - a. Once you have successfully logged in to one of your accounts, then you simply use the “Link Member Account” option under the “Accounts” menu within online banking or under the main menu on the mobile app to aggregate your other LBS Financial accounts.
  
- 7. Do I need to set up a new security image and challenge questions?**
  - a. No; we have an improved method of securing your account that makes this unnecessary. If you make certain changes or transactions on your account that pose a higher risk, you will receive an email or text with a one-time PIN to enter into the Online or Mobile Banking system to proceed. No more challenge questions! The one time PIN will be coming from the following phone number: 562.850.1197.
  
- 8. What accounts are available for me to view in the new Online/Mobile Banking systems?**
  - a. You will be able to view all accounts tied to your social security number.
  
- 9. Will the transfers I’ve set up to other accounts or Member accounts be moved over to the new Online and Mobile Banking systems? Or will I need to set these up again?**
  - a. All scheduled transfers will be set up in the new Online Banking. You will not need to set these up again.
  
- 10. Can I schedule transfers within Mobile Banking?**
  - a. No; you can only set up an immediate transfer in Mobile Banking. Online Banking does allow you to schedule transfers for a future date.
  
- 11. Will my Bill Payments transfer over on the new system?**
  - a. We will not be changing our Bill Payment service so all of your payees and bill payments will be available in the new systems.
  
- 12. Will my e-Lerts in CU OnLine transfer over to the new systems?**
  - a. No, we have a completely new set of account alerts that will be available in both Online and Mobile Banking. You will need to set up new alerts for your account when we launch the new systems. SMS/text and/or email based alerts are supported with the new systems.
  
- 13. How will I sign in to Online and Mobile Banking after the upgrade?**
  - a. Click on “Sign Up” from the home page of our new Mobile app, or from our home page at lbsfcu.org, click on “Sign Up” within the Online Banking box on the top right of the page and follow the instructions. You will need your social security number, account number, birthday, and access to the email address or the mobile number on your account to sign up. During this initial set up you will be asked to create a user ID and password for the account. When you login for the first time with your new credentials, you will be sent a one-time PIN to either the email address or mobile phone number we have on file for your account. You must enter this PIN into the online or mobile banking system in order to access your account.
  
- 14. How do I set up Mobile Banking?**
  - a. Visit the Google Play or Apple App Store from your mobile device or tablet. Type in LBS Financial Credit Union and search for our new app. If you currently have our older

Mobile Banking app you will want to uninstall it as it will no longer be supported. Some Apple devices may allow you to automatically update the app without downloading the new one.

**15. How do I select my birthday using an Android device?**

- a. You may navigate between months and days on your Android calendar by using the calendar on the middle of the screen. To change the year, press the year at the top of the screen and scroll to the appropriate year then press “set.”



**16. How do I access Online and Mobile Banking after the upgrade if forget my password or I am locked out?**

- a. Click on “Forgot User ID” or “Forgot Password” in the Online Banking box on the top right of our home page or on the main login screen on the Mobile app. If you have been locked out due to too many attempts you may need to call the Credit Union at 800.527.3328 to have your account unlocked.

**17. What features are available in the new systems?**

- a. You may use Online Banking to perform the following transactions:
  - Obtain account/loan balance information
  - Obtain loan payment due date and payoff information
  - Obtain last dividend and date
  - View copies of your cleared checks
  - Obtain account history information on your LBS Financial Credit Union accounts
  - Transfer funds between your Share Draft/Checking, Share/Savings account and HELOC and Visa Credit Card
  - Download transaction information to personal financial management software from your Share Draft/Checking and Share/Savings accounts
  - Make payments from your LBS Share Draft/Checking and Share/Savings account to your LBS Financial loans
  - Account to Account Transfers between LBS Financial Share Draft/Checking accounts and other financial institutions
  - Open additional savings and certificate accounts
  - Set up account alerts or reminders on your account

- Send money to a person within the United States using PayPal Person-to-Person Payment service
  - View and print eStatements and eDocs
  - Pay bills through the Bill Payment service from your Share Draft/Checking account
- b. You may use Mobile Banking to perform the following transactions:
- Obtain account/loan balance information
  - Obtain loan payment due date and payoff information
  - Obtain last dividend, date and amount
  - View copies of your cleared checks
  - Obtain account history information on your LBS Financial Credit Union accounts
  - Deposit checks through Mobile Deposit
  - Transfer funds between your Share Draft/Checking, Share/Savings account and HELOC and Visa Credit Card
  - Make loan payments
  - Set up account alerts or reminders on your account
  - Send money to a person within the United States using Person-to-Person Payment service
  - View eStatements and eDocs
  - Pay bills through the Bill Payment service from your Share Draft/Checking (must sign up for Bill Payment through Online Banking first)

**18. What options will there be for Person-to-Person Payments?**

- a. We will continue to offer Popmoney within Bill Payment in Online Banking only. We will no longer offer Popmoney within Mobile Banking. Paypal will be offered in Mobile Banking as a Person-to-Person Payment service and will also be available in Online Banking.

**19. Will my payees from Popmoney transfer to the new system?**

- a. Yes, any payees you set up in Popmoney will still be visible within Bill Payment for Online Banking. We are not changing our Bill Payment services so everything remains the same.

**20. Will I still be able to use Quicken, Quickbooks, or Mint to access my account?**

- a. Yes, but there will be a process you need to follow to reconnect to our new system, including waiting five days from the date of our conversion to login to Quicken, Mint, or Quickbooks again for the first time. We are making a change in our Quicken offerings moving forward. LBS Financial will no longer offer Quicken Direct Connect and will now offer Quicken Express Web Connect. This change will still allow you to view your LBS Financial Online and Mobile Banking within the software but you will no longer be able to pay bills or make transfers directly from the software. The Credit Union will continue to also offer Quicken Web Connect which allows you to download transactions from Online Banking and import into Quicken. Please read the documentation on our website for Quicken, Quickbooks, and Mint to prepare for the transition and ensure all of your transactions load properly.

**21. If I use personal financial management software or applications (like Mint), will my account still show up after the conversion?**

- a. For Mint, see #20. Most personal financial management tools will be set to look for our old Online/Mobile Banking, so there may be a lapse in locating our Online/Mobile Banking account after the conversion. You may need to search for LBS Financial CU or LBS Financial Credit Union to find and reconnect your account. You will also be setting up new credentials on your initial login, so you will need to input this new information into your software or application as well.

**22. How do I sign up for Bill Payment for the first time?**

- a. The initial set up for Bill Payment must be completed in Online Banking and you must have a checking account. Just click on Bill Payment from our menu on the left hand side of the page and follow the enrollment options. Once set up, you will be able to make payments from both our Online Banking and Mobile Banking app. New enrollees in Online and Mobile Banking will only have the ability to sign one checking account per account up to pay bills. New payees can be added in both Online and Mobile Banking.

**23. Who do I contact if I have questions or issues signing in for the first time?**

- a. Contact our Call Center Monday through Friday from 8:30 a.m. to 7:00 p.m. or Saturday from 8:30 a.m. to 5:00 p.m. at: 800.527.3328.