

# FAQs

## What is Mobile Banking?

Mobile Banking is a service that allows you to securely perform banking transactions from your mobile phone, as you have previously done via Online Banking. Mobile Banking is available 24/7. With Mobile Banking you can:

- Transfer Funds
- Pay Bills
- Check Rates
- See our current promotions
- Live Chat for support

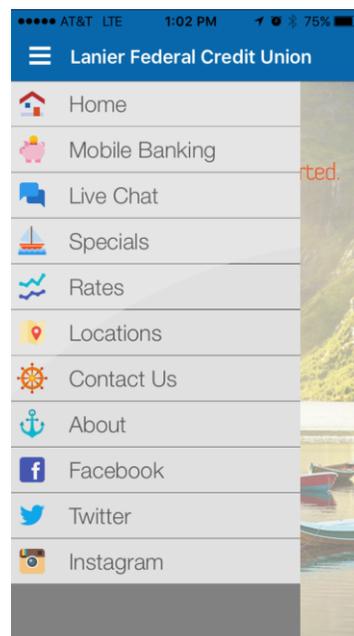
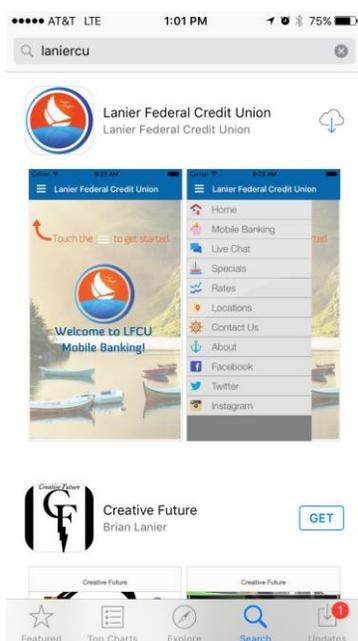
## Is there a charge to use Mobile Banking?

**No.** LFCU Mobile Banking is **FREE** and it is available to all credit union members.

(However, depending on your service plan, you may incur web charges or text messaging fees. Check with your mobile service carrier to get more information.)

## How do I sign up for Mobile Banking?

iPhone users will find our application in the Apples iTunes store and Android users can go to the Google Play Store to download the LFCU Mobile Banking App. Simply search **LanierCU** in your app store to download and install. The app icon is the CU's logo. Open to start.



**Will I need an access code to enter Mobile Banking?**

To enter Mobile Banking from your mobile device, log in using your current User ID and Password for Online Banking. Upon your initial account login, you will be prompted to confirm your identity with a security question you chose when setting up Home Banking. Once completed, you will be signed in and directed to your accounts.

**How do I get SMS text or email alerts about my account(s) activity?**

To receive SMS Alerts, simply sign into Online Banking in your Internet Browser and click on "Other Services." You will then see an "Alerts" box. Click on the type of alert you wish to receive. You will then be brought to a screen that allows you to personalize your alerts with the option of Email or Email and SMS.

**Am I able to text LFCU to inquire about my accounts from my mobile device?**

**Yes.** To register with Mobiliti, please sign into Online Banking in your Internet Browser. Select "Other Services," and then select "Mobiliti" in the "Additional Services" box. Please accept the Terms and Conditions, select the services you wish to receive via your mobile device and continue. Select your time zone, the accounts you wish to access via your mobile device and select OK. You will also be able to nickname your accounts at this time. Select continue, enter your mobile phone number and continue, then wait for an activation code to be sent to your mobile device. Once you receive the code, type the code in the browser to activate mobile alerts.

You are able to text the following codes to 71806:

- BAL for current balances on all accounts
- HIST + texting nickname for the history of an account (ex. HIST 1).
  - To find out the account nicknames for your accounts please login to Online Banking, select "Other Services," select "Mobiliti" under "Additional Services," click OK and then select the "My Accounts" tab.
- HELP for help

**If you experience any problems, or have any other questions, please do not hesitate to call or Live Chat with us.**