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MyLAFCU Mobile: FAQs & Screen Shots as of July 13, 2011

(1) What is “MyLAFCU Mobile” for Smartphones?

Answer: A service that enables you to access your account information, conduct transfers, and pay and manage your bill payments from any mobile device that has Web browsing capabilities and active data plan.

(2) What is “LAFCU Mobile Text” for non Smartphones?

Answer: Any LAFCU member with a cellphone enabled with text messaging (SMS) can set up the phone in e-Branch to access their LAFCU accounts using the “LAFCU Mobile Text” service. Once activated, the member uses the service to securely request then receive current LAFCU account balances & transactions, make account transfers, and receive pre-selected text-message alerts sent to their phone. LAFCU provides this services FREE, however, you are responsible for any text messaging costs. [See the “LAFCU Mobile Text” FAQ link on the “Mobile Services” webpage.](#)

(3) How does MyLAFCU Mobile work?

Answer: a) You must have a **smartphone mobile device** with internet browsing capabilities and an active data plan. Devices include a Blackberry, iPhone, or any device with Android software.

- b) Access the **MyLAFCU Mobile** home page (*NOTE: LAFCU’s app name is **MyLAFCU Mobile** & NOT “LAFCU Mobile”*):
- **Apple** Products: If you have an iPhone, iPod Touch, or iPad device with access to at least 3G/EDGE or WiFi, go to the Apple online App store and download the free “**MyLAFCU Mobile**” app to your device, then click the app.
 - **Android**-powered Phone: Go to the Android Market online App store & download the free “**MyLAFCU Mobile**” app to your device, then click the app.
 - **Web App**: If you have any other mobile device (or have an Apple or Android product and want to use the MyLAFCU Mobile features available from the Web Application) open a web browser on your device & enter: **<https://m.diginsite.com/lafcu>** to reach the MyLAFCU Mobile home page

c) From the MyLAFCU Mobile home page, enter your **e-Branch** “Access ID” and PIN, then click the “Log In” button. No separate or different registration is required. Answer any additional security questions (if needed) then select the Continue button to access MyLAFCU Mobile. Once logged in, you can:

- **Access Your Accounts** – The MyLAFCU Mobile experience is virtually the same as e-Branch, although on a smaller screen.
- **Pay Bills** – Before using e-Bill Pay through MyLAFCU Mobile you must FIRST register and set-up your payees/vendors in www.LAFCU.org from a laptop, desktop or tablet computer OR from a browser on your mobile device.
- **Make Transfers** – you can transfer funds between LAFCU accounts if you have more than one account set up in e-Branch.
- **“Contact us”** link provides LAFCU member service contact info.
- **“Locations”** or “Locator” link provides LAFCU branch and ATM locations
- **“Rates”** link provides current rates for LAFCU Checking, Savings, Visa credit cards and Loans (*this link is not yet available from the iPhone or Android app*)
- **“LAFCU.org”** is a link to our full website (www.lafcu.org). A **future** enhancement will link to a mobile-friendly version of our full website (*this link is not yet available from the iPhone app*)

(4) ACCESS: Is MyLAFCU Mobile currently available to all users? Answer: MyLAFCU Mobile is accessible to all users that own mobile devices with Web browsing capabilities and that subscribe to a data plan through their wireless carrier.

(5) BILL PAY ACCESS: Why can't I access the Bill Pay tab?

Answer: The Bill Pay tab is only enabled for users that have signed up for e-Bill Pay within e-Branch on a personal computer and have set up one or more payees (people or companies you want to pay). When you are ready to make payments on your phone, selecting the Bill Pay tab will open the Make a Payment page.

(6) BILL PAY REGISTRATION: Can I register for Bill Pay on my mobile device?

Answer: No. You must first access e-Branch using a personal computer, find the e-Bill Pay button, and enroll there. Chances are, you automatically registered for e-Bill Pay when you signed up for e-Branch. If so, all you need to do is set up one or more payees (people or companies you want to pay) to get started.

(7) BILL PAYMENTS: How do I make a payment using my phone?

Answer: Select the Bill Pay tab and review the Pay from account (to change it, select another account from the dropdown field and select the Change button). Then select a payee name link from the list and enter the Amount of the payment and the date to send / deliver the payment (as mmddyyyy) then select the Pay button. A confirmation message is then displayed, select OK (or Submit) to continue.

(8) CHALLENGE QUESTIONS: Are my challenge question answers case sensitive?

Answer: No, your challenge answers are not case sensitive (for example, "Pine" is the same as "pine"). However, they must be in the same format that was originally used (1/2/11 is not the same as 01/02/2011 or Jan 2, 2011). Try to select answers that only you know and ones that you should be able to remember.

(9) COST: What does MyLAFCU Mobile cost?

Answer: MyLAFCU Mobile from LAFCU is FREE, but you are required to subscribe and pay for a data plan through your wireless provider. You should check with your wireless provider if you aren't sure whether additional fees might apply.

(10) FUNDS TRANSFER KINDS: What different kinds of funds transfers are available?

Answer: On the transfer tab you can enter an immediate transfer between your accounts using the Transfer Now feature. Or to schedule a future transfer, use the Schedule Transfer link.

(11) HELP: Who do I contact for help for MyLAFCU Mobile?

Answer: We encourage you to first review all online FAQs. If you need live help, contact LAFCU during regular business hours at (877) MY LAFCU (695-2328) or via email: memberservices@lafcu.org. For help regarding your mobile device and/or wireless Internet connectivity, contact your wireless provider.

(12) JOINT ACCOUNT: I share a Joint Account. Can I set up two mobile devices to access the SAME primary account?

Answer: Yes. In e-BRANCH, after you set up the first number, you can select the **Activate another phone** link on the "Mobile & e-Lerts" page and then complete the simple two-step process.

(13) LOG IN OPTIONS: What options are available from the MyLAFCU Mobile "Log In" page?

Answer: Links to Contact Us, Locations, Rates, and LAFCU.org (*Rates link is not yet available from the iPhone or Android app, and the LAFCU.org link is not yet available from the iPhone*).

(14) LOGGING OUT: How do I log out?

Answer: When you're ready to log out, just select the Log Out button at the top right of the screen to exit MyLAFCU Mobile and return to the "Log In" screen.

(15) PASSWORD/PIN: Is a password/PIN needed for MyLAFCU Mobile?

Answer: Yes. From your mobile device, all you need to do is log-in to MyLAFCU Mobile the same as you would e-Branch, using the same log-in information (Access ID & PIN). No separate Mobile sign-up is required.

(16) PAYMENTS COMPLETED: Can I see completed payments on my mobile device?

Answer: Yes, just select the Payment History button on the Make a Payment page. You will see the most recent 10 payments that have been made. Use the More History button to see additional payments, a maximum of 90 days in the past. The details provided include the payee name, payment date, amount and "From" account.

(17) PENDING PAYMENTS CHANGE: Can I change a pending payment?

Answer: Yes, on the Pending Payments page scroll to the payment you want to change and select the Details link. On the Payment Details page select the Edit button. Then change the amount, payment date, pay from account or payment category as needed and save your changes.

(18) PENDING PAYMENTS REMOVAL: Can I remove a pending payment?

Answer: Yes, on the Pending Payments page scroll to the payment you want to remove and select the Cancel link. Then confirm that you want to delete the payment.

(19) PENDING PAYMENTS VIEW: Can I see pending payments?

Answer: Yes, just select the Pending Payments link on the Make a Payment page to see up to 10 pending payments closest to today's date. Use the vertical scroll bar to view all 10 payments or select "View More" button for more payments.

(20) PHONE DISCONNECTED: I have disconnected my mobile phone. Will my service continue to work?

Answer: For MyLAFCU Mobile to work, you must have a mobile device with Web browsing capabilities and active data plan through a wireless carrier.

(21) PROVIDERS: Which mobile service providers support this service?

Answer: The service works on all major mobile providers in the U.S., including Alltel, AT&T, Cellular One (Dobson), Nextel, Sprint, T-Mobile, US Cellular, Verizon Wireless & Virgin Mobile.

(22) REMEMBER THIS PHONE: What does the 'Remember this phone' checkbox do?

Answer: Selecting the Remember this phone checkbox activates extra security for your phone so you don't have to enter the security challenge questions when accessing MyLAFCU Mobile using that phone. You also have the option to Remove extra security from this phone, if needed, when you get inside MyLAFCU Mobile.

(23) SCHEDULED TRANSFERS: Can I see scheduled transfers on my phone?

Answer: Yes, just select the View Scheduled Transfers link on the Transfer tab to see up to 10 transfers scheduled over the next 30 days. If you have more than 10 transfers scheduled, just select the View More button.

(24) SCHEDULED TRANSFER CHANGE: Can I change or remove a scheduled transfer?

Answer: Yes you can do both. On the Schedule Transfer page scroll down and use the Edit Scheduled Transfer link to change the Amount, From Account, To Account or Date for any future dated one-time transfer. Or you can use the Delete Scheduled Transfer link to remove a future dated one-time transfer.

(25) SECURITY: Is it safe and secure to conduct transactions using MyLAFCU Mobile?

Answer: Yes. To protect your privacy, you are required to authenticate yourself, using the same information from e-Branch, on each individual mobile device. All communication between your mobile device, wireless provider and the MyLAFCU Mobile server are encrypted. In addition, your passwords, answers to challenge questions and account information are never stored by the mobile device or in the MyLAFCU Mobile application.

(26) TIMEOUT: My session timed out very quickly, can I change the timeout value?

Answer: Five (5) minutes is the only timeout option. For your security & protection, when there is no account activity (if no button or function is touched on your mobile device) for five minutes, the session times out & displays the MyLAFCU Mobile log in page with a Session Expired message.

(27) TRANSACTIONS #: How many transactions can I see on my phone at a time?

Answer: When you select an account name link on the Accounts tab, up to 15 transactions display for the last 10 days ...just use the vertical scroll bar to see all of your transactions. If more than 15 transactions occurred during that time period, select the "More History" button to view the rest of your transactions.

(28) TRANSACTION DETAILS: Where can I locate the transaction details?

Answer: Within the Transaction History page, just click the payee name (e.g., Target) to see the transaction details, including: Date, Amount, Type of Transaction, Reference #, Store name and ID.

(29) TRANSACTION HISTORY: Can I change accounts on the Transaction History page?

Answer: Yes, just locate the dropdown field below the Change Date Range fields, then select another account from the list. The display will refresh to show recent transactions for the new account.

(30) TRANSACTION PERIODS: Can I see transactions for a different time period?

Answer: Yes, just use the Change Date Range 'to' and 'from' fields entering the date as mmddyyyy with no punctuation, then select the Go button to get the transactions.

Mobile: iPhone App...Access Accounts

iPhone App



Mobile: iPhone App...Account History

Account History



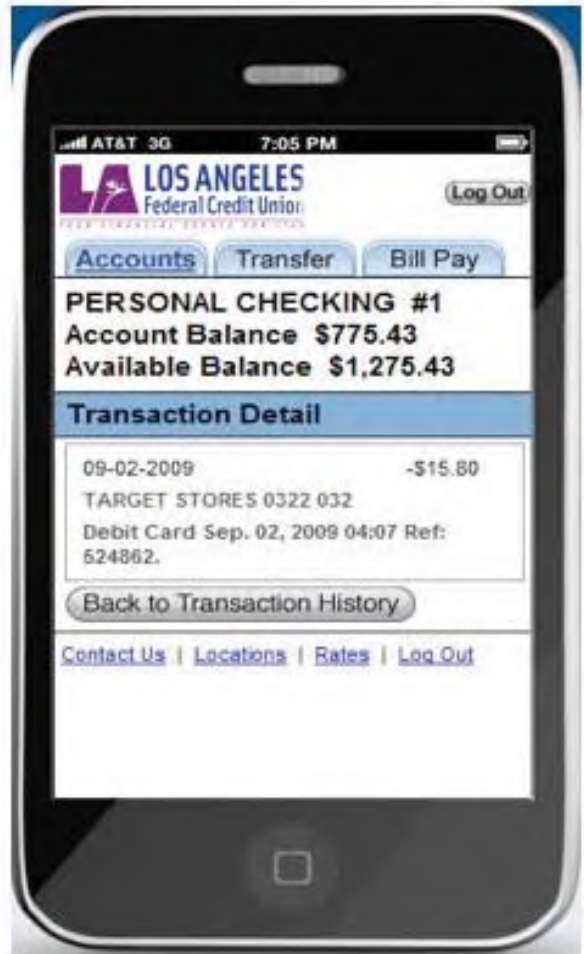
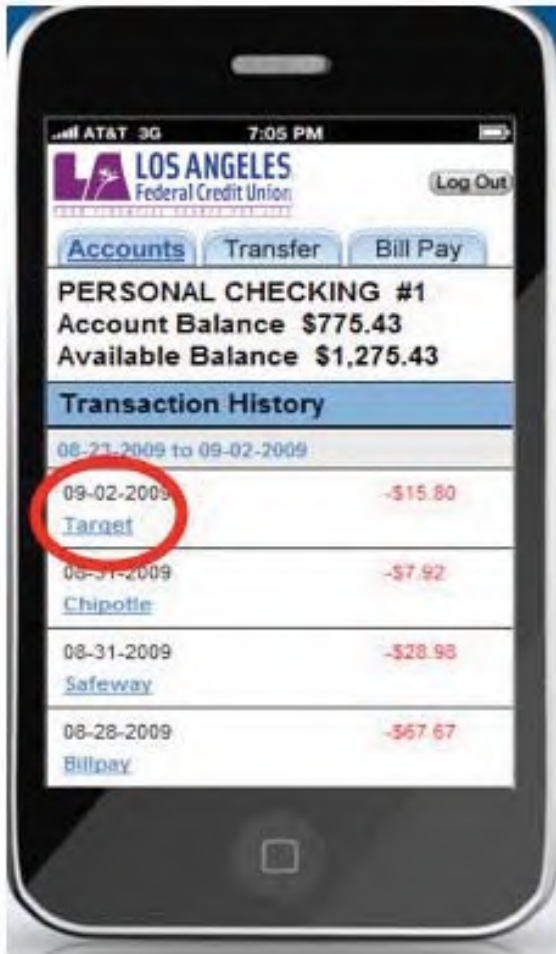
Concise, most relevant data in history list

Easy to change date range for history

Mobile: iPhone App...Transaction History

Account History

Drill Down into Transaction Details



Mobile: iPhone App...Quick Transfer

Account Summary Page Includes Quick Transfer Feature



Clear, easy to click navigation bar, focusing on most important tasks

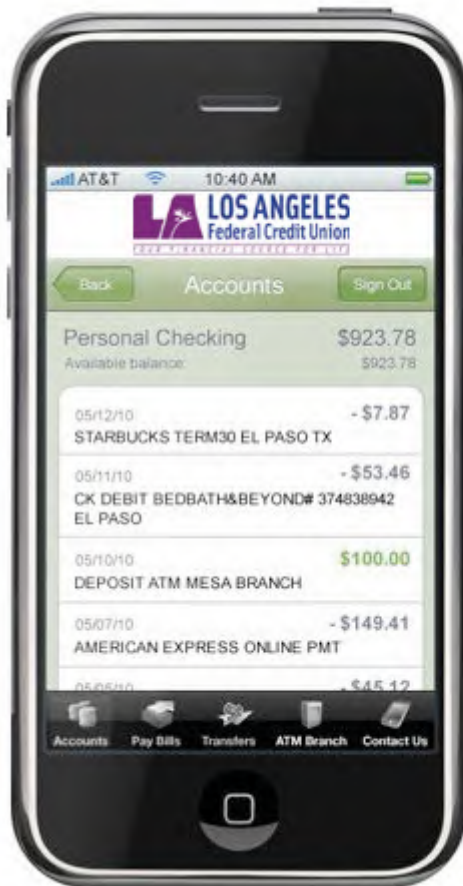
Bars to classify account types

More readable text

Quick transfer on Acct Summary page enables single click transfer

Mobile: iPhone App...Transfers

Transfers



Mobile: iPhone App...ATM & Branch Locator

ATM Branch Locator



Mobile: iPhone App...Bill Pay

Mobile Bill Pay is Simplified, Reducing the Number of Steps

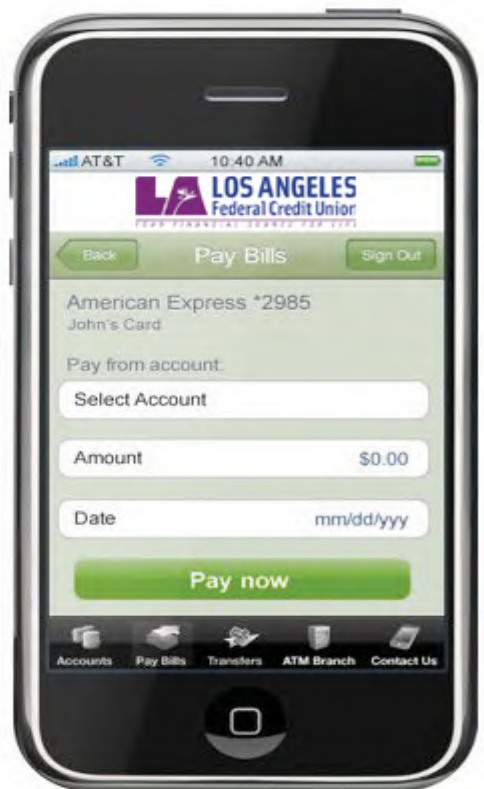


Can immediately select payees in easy to use manner

Clear guidance & pre-fill on date entry, what is most difficult entry with mobile bill pay

Mobile: iPhone App...Pay Bills

Pay Bills



Mobile: iPhone App...Scheduled Transfers

Simplified Transfer Process with Scheduled Transfers



All information to do transfer is in one location, easy to select

Can schedule future transfers, view existing ones, and delete future transfers

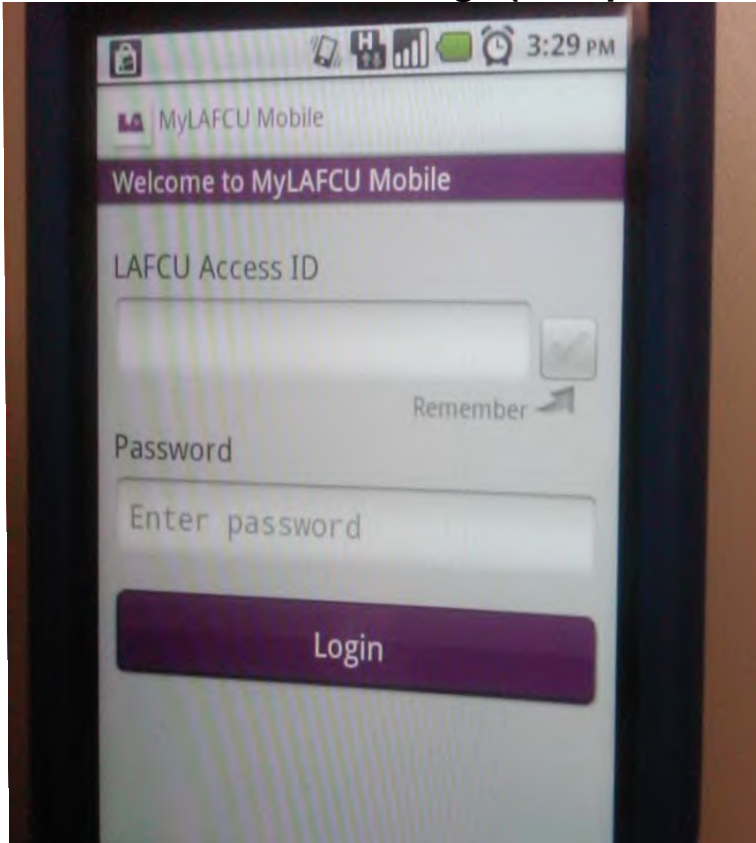
Mobile: iPhone App...Challenge Questions

Mobile Web User Experience Challenge Questions

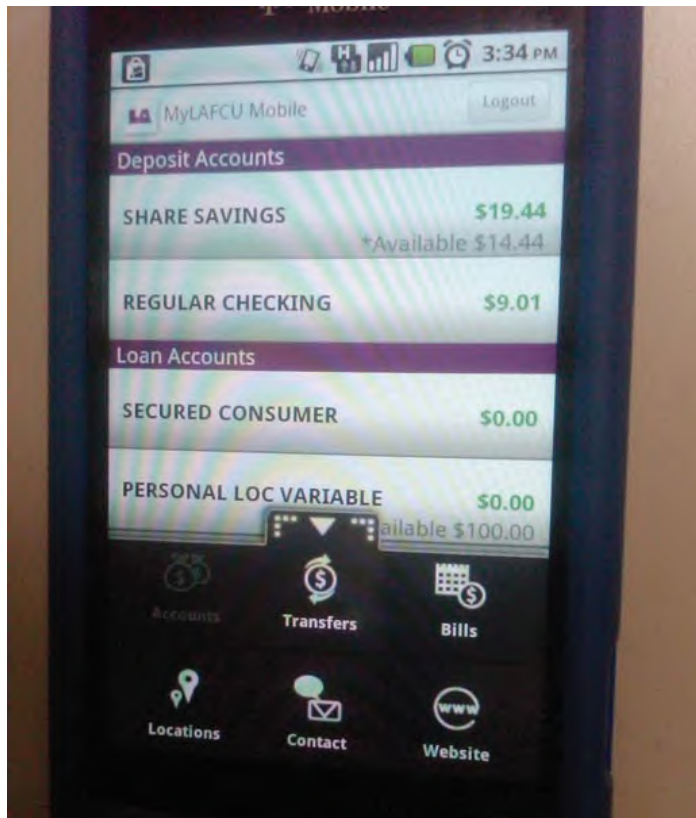


Vastly simplified presentation of challenge questions. Easy to read, easy to fill out answers.

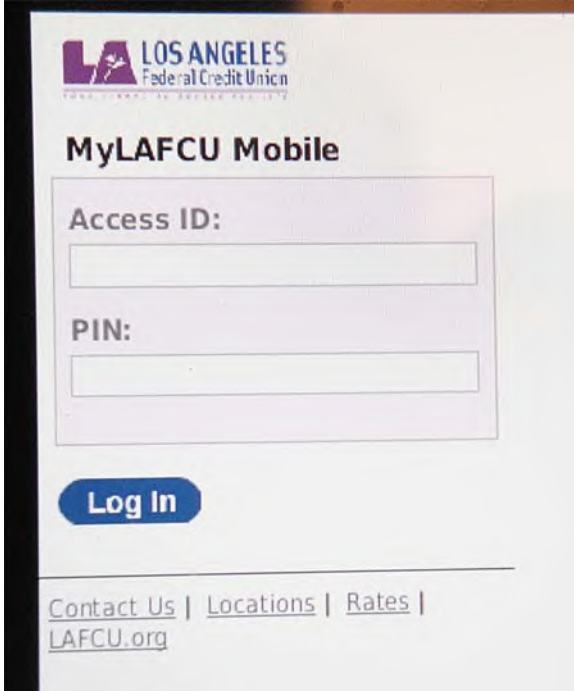
MyLAFUCU Mobile “Welcome” Page (on a phone with Android)



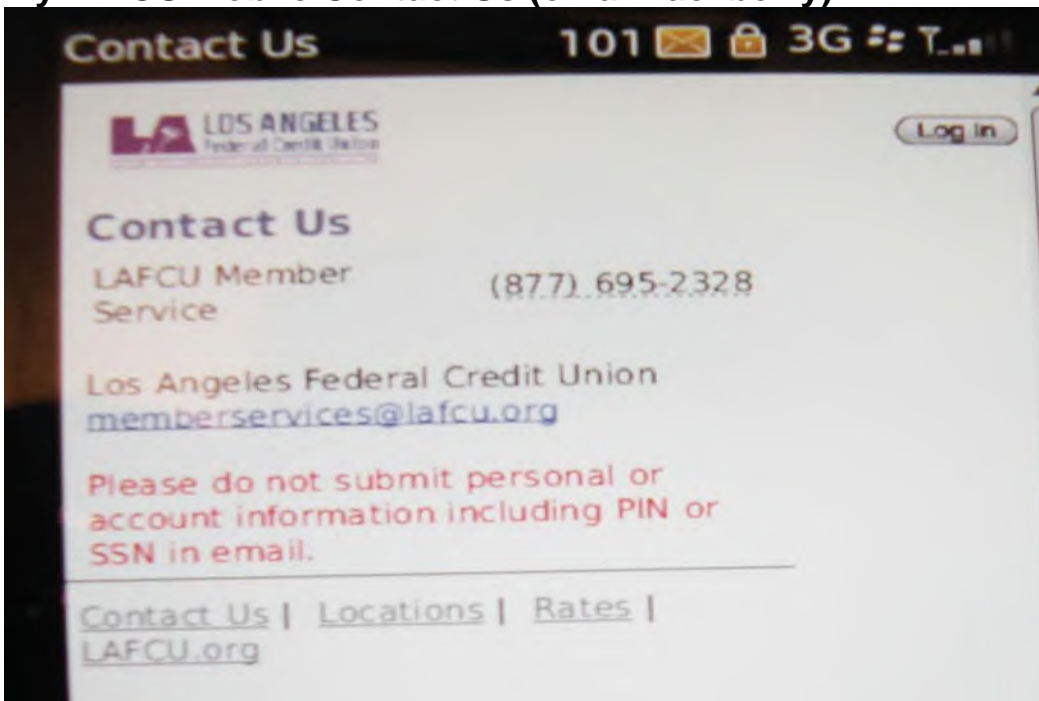
MyLAFUCU Mobile “Accounts” Page (on a phone with Android)



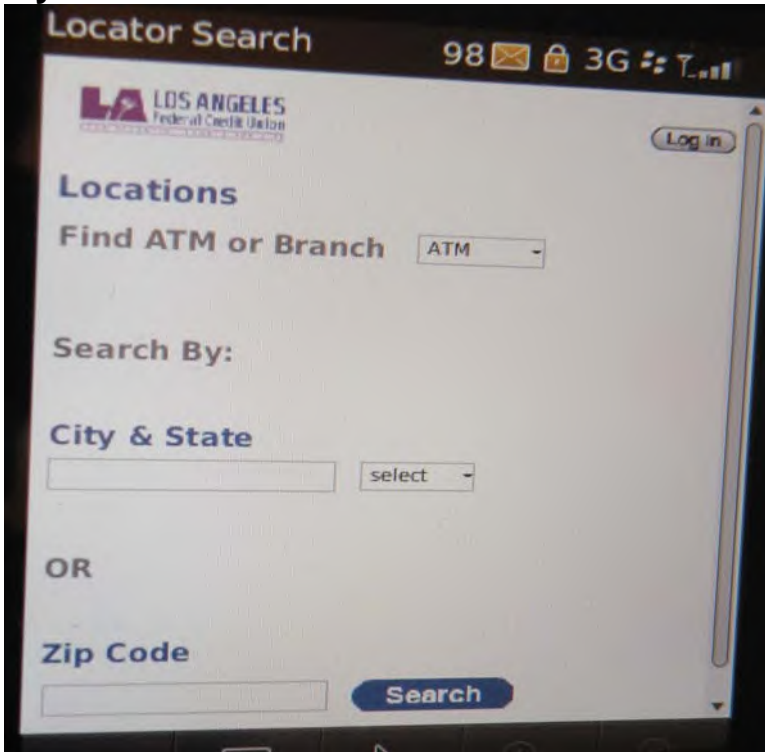
MyLAFCU Mobile Homepage (on a Blackberry)



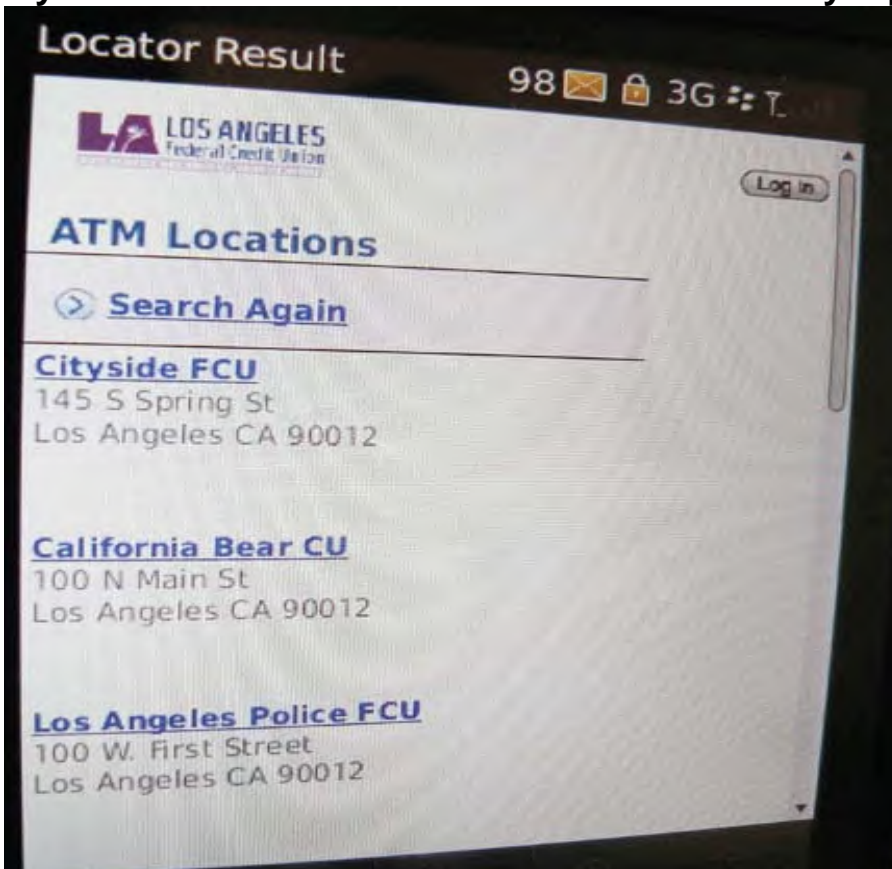
MyLAFCU Mobile Contact Us (on a Blackberry)



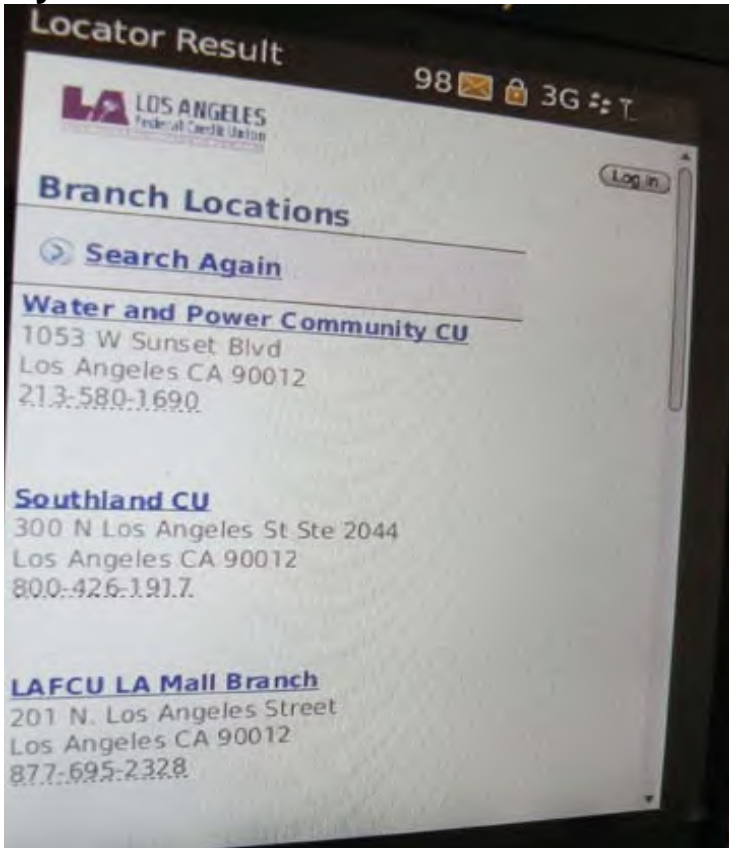
MyLAFUCU Mobile “ATM & Branch Locator” (on a Blackberry)



MyLAFUCU Mobile “ATM Search LIST” Result by Zipcode (90012, for example, on a Blackberry)



MyLAFUCU Mobile “Branch Search LIST” Result by Zipcode (90012 on a Blackberry)



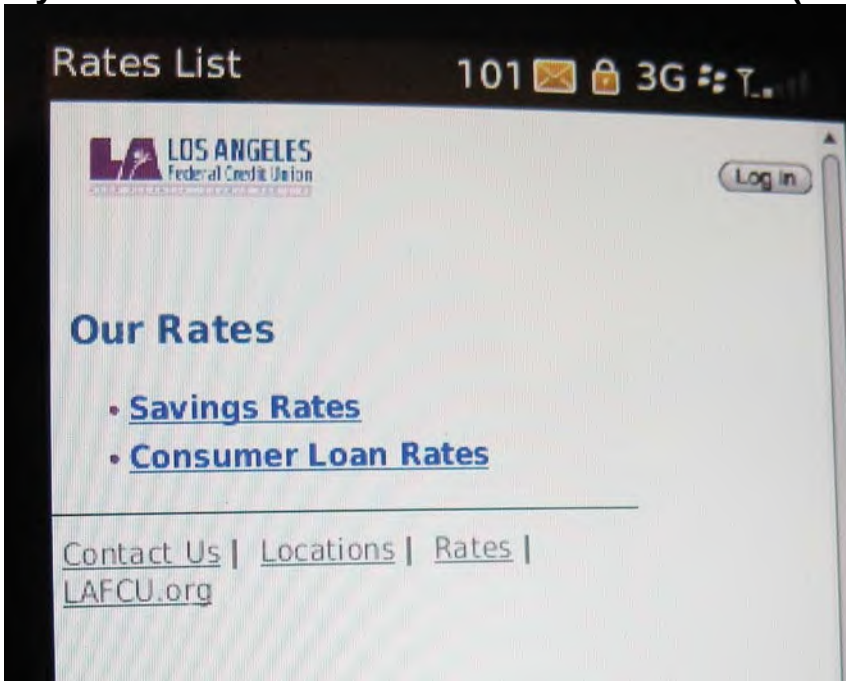
MyLAFUCU Mobile “Branch Search Result” MAP #1 (90012 on a Blackberry)



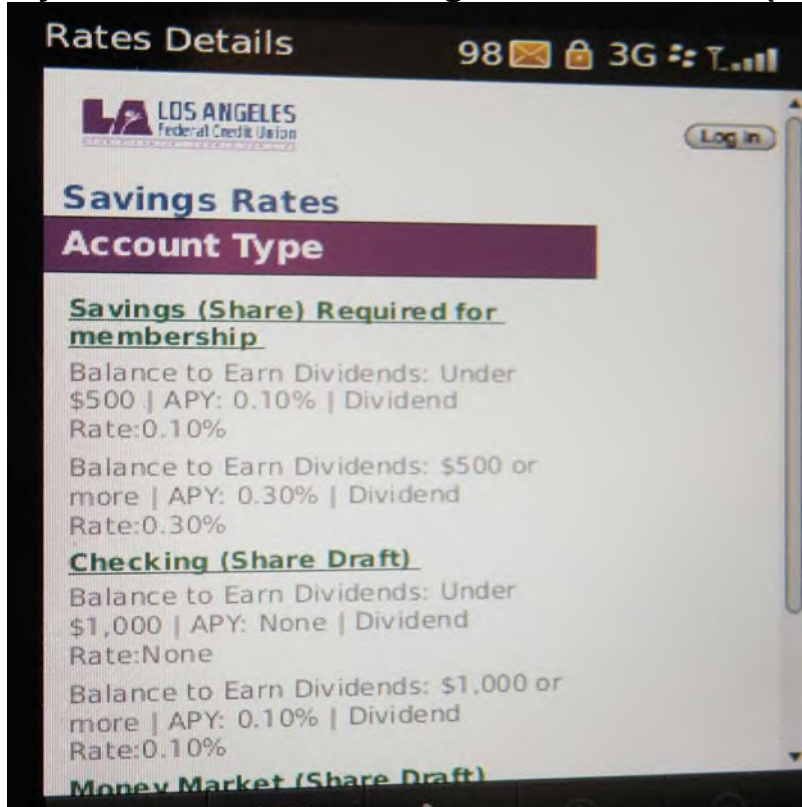
MyLAFUC Mobile “Branch Search Result” MAP Zoom In (90012 on a Blackberry)



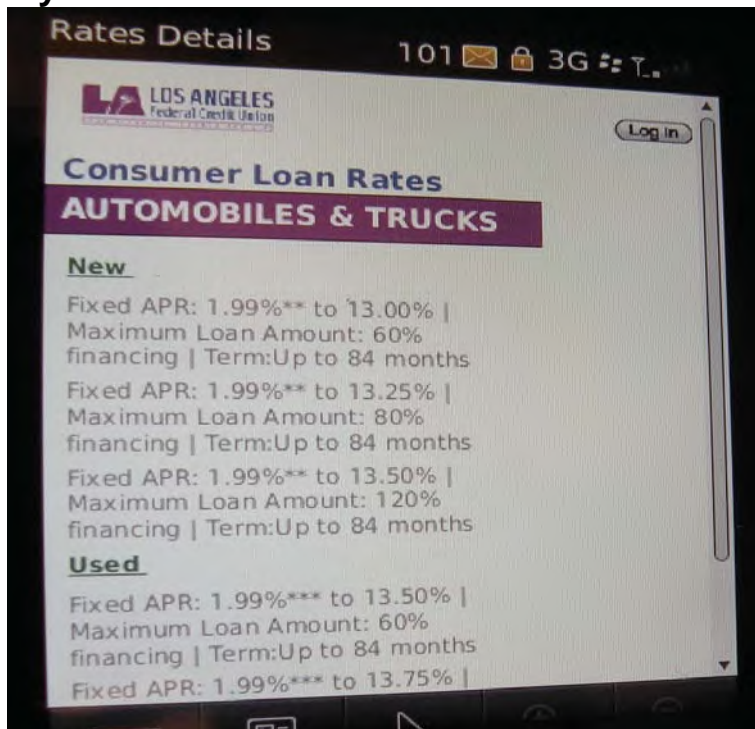
MyLAFUC Mobile “Our Rates: Main Screen” (on a Blackberry)



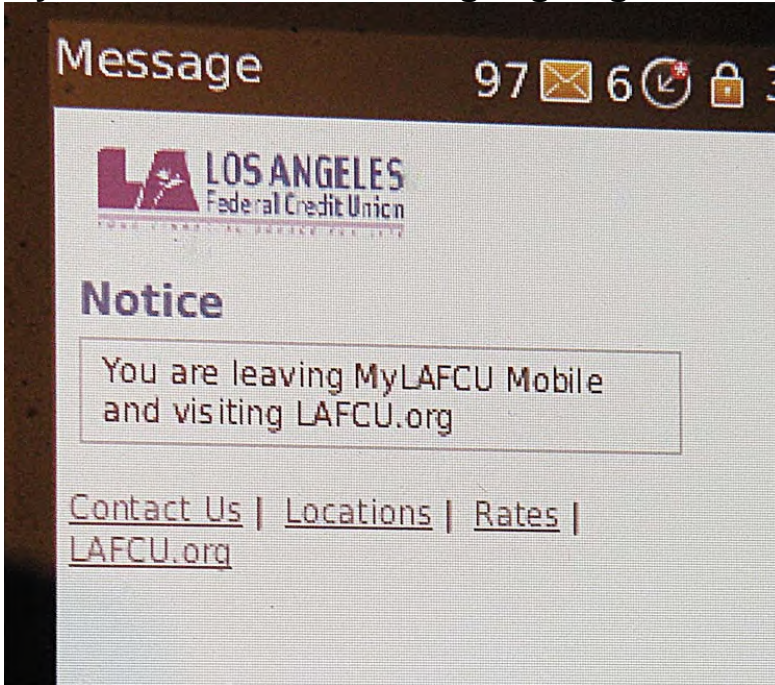
MyLAFUCU Mobile “Savings Rates” Screen (on a Blackberry)



MyLAFUCU Mobile “Consumer Loans Rates” Screen (on a Blackberry)



MyLAFUCU Mobile “Leaving & going to LAFUCU.org” (on a Blackberry)



MyLAFUCU Mobile to “LAFUCU.org” (on a Blackberry)

[future upgrade: Mobile-Friendly version of www.LAFUCU.org]

