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

(1) DESCRIPTION: What is the LAFCU Mobile Text service?

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

(2) ACTIVATION: How do I activate LAFCU Mobile Text?

Answer:

- a) From a regular computer (desktop, laptop, or tablet), open www.LAFCU.org and enter e-Branch using your Access ID and PIN.
- b) Click the "**Mobile Text & e-Lerts**" tab, then click the "**Activate**" button
- c) With your cellphone next to you, enter your phone# in the "Set up your phone" section, then click the "I have read and accepted the full terms and conditions" box after reading the terms and conditions.
- d) In a few minutes your phone will receive a text message with a unique activation code. This code is sent as a security precaution to confirm that it's your phone# and the phone is in your possession.
- e) When you receive the code, enter it on the computer screen in the "Enter your code here" section in e-Branch, then click the "Next" button. You can now start using LAFCU Mobile Text!
- f) On the next screen, you can set up a weekly alert that sends your phone a text message with the balance of the "Primary Account" you had designated, then click the "Done" button.
- g) For quicker access, save the [LAFCU short code "454545"](#) in your phone's address book.
- h) With your phone set up, send a text message using the short code and you'll receive a quick response on your phone (it's just like texting someone). For example, use the SMS Text service on your phone and text keyword "**BAL ALL**" to the short code and you'll get a text message with all current and available account balances you have at LAFCU.
- i) See "**Keyword Shortcuts**" in this list of FAQs for all keywords you can use with LAFCU Mobile Text

(3) ACCOUNT CHANGE: Can I change the primary Mobile Text account later?

Answer: Yes. Return to the "Mobile Text & e-Lerts" page in e-Branch using a desktop, laptop or tablet computer and select the Edit link next to your primary account information.

(4) ACTIVATION CODE: Where do I find my activation code?

Answer: During setup your phone will be sent a text message with your activation code. If you have already submitted your mobile number during setup, please check your mobile device now. You should receive a text message with your activation code within a few minutes. If you experience difficulties, please complete the setup process again to obtain a new code.

(5) ACTIVATION CODE NOT RECEIVED: I still have not received my code, what do I do?

Answer: It might take several minutes to receive your code. If you feel you have waited sufficiently, click the Resend Code link. Please check your mobile device shortly for a new text message. If you still do not receive the code, be sure you entered the correct mobile number during setup.

(6) BALANCES: Can I get the balances of all my LAFCU accounts?

Answer: Yes. When you text "BAL ALL" to 454545, you will get a message containing balances of all your checking, savings, credit card and loan accounts.

(7) BALANCES: Can I get a text alert when my primary balance falls below a certain amount?

Answer: Yes. First go to e-Branch and in the "Mobile Text & e-Lerts" page select the low balance alert checkbox and select a dollar amount from the drop-down field (like: \$200). Thereafter, you'll get a low balance alert text whenever your primary account balance falls below that dollar amount.

(8) CARRIERS: Which carriers do you support?

Answer: LAFCU Mobile Text service works on all major mobile providers in the U.S., including: Alltel, AT&T, Nextel, Sprint, T-Mobile, US Cellular, Verizon Wireless, and Virgin Mobile.

(9) CHARGES: Will I be charged for Mobile Text?

Answer: Our Mobile Text service is free. However, standard text messaging fees from your wireless carrier may apply. Check with your mobile phone carrier if you aren't sure what fees apply when you send and receive text messages.

(10) DEACTIVATION/STOPPING: How do I deactivate the Mobile Text service?

Answer: You can text back "STOP" to 454545 on your activated cell phone, or return to the "Mobile Text & e-Lerts" tab in e-Branch (using a desktop, laptop or tablet computer, or your mobile device with internet access) and click the "Deactivate" link next to your mobile device number. Your phone will no longer receive or send any text messages from or to LAFCU Mobile. To start using it again, you must return to e-Branch and reactivate it from the "Mobile Text & e-Lerts" tab. You can add a new phone at any time if you change your mind later.

(11) KEYWORD SHORTCUTS: Are there any shortcuts for the keywords?

Yes. The keywords are:

BAL	Current & available balances (of only the "Primary" account you had set up while in your e-Branch account).
BAL ALL	All current & available account balances. <i>You can also use keywords: ALL BAL, ALL BALANCE, or BALANCE ALL</i>
BAL CHK	Checking account balances only
BAL SAV	Saving account balances only
HELP	Help on keywords
LAST	Last 5 transactions of your "Primary" account. <i>You can also use keywords: LAST5, LAST FIVE, or LAST TRANS</i>
STOP	Deactivate the LAFCU Mobile Text service. To start using it again, you must return to e-Branch and reactivate it from the "Mobile Text & e-Lerts" tab.
TRANS	Transfer funds TO the "Primary" account. Enter TRANS followed by one space, then the dollar amount without the \$ sign...for example for \$200, text: TRANS 200 <i>You can also use keywords: TRAN, TRANSFER, or just the letter T</i>

(12) KEYWORDS: Are keywords case sensitive?

Answer: No, keywords are not case sensitive. For example, you can type "help" or "HELP"

(13) PASSWORD/PIN: Is there any password needed for Mobile Text?

Answer: No.

(14) PHONE: Will Mobile Text work on my phone/mobile device?

Answer: Yes, if you have text messaging enabled with your mobile carrier and use a carrier that the service supports. Please check with your mobile carrier if you are unsure.

(15) PHONE, NEW#: I have a new mobile phone number.

Answer: Can I change or add my number online? Yes. You first need to deactivate your cell phone and add your new cell phone number. You must do this in e-Branch from the "Mobile Text & e-Lerts" page.

(16) PRIMARY ACCOUNT: What is a primary Mobile Text account?

Answer: Your primary account is the default account that we will use when you text BAL to 454545. You should select the one you will likely want to check most often. You can get all account balances by texting BAL ALL to 454545.

(17) RESPONSE TIME: How long does it take to get a response via text message?

Answer: You'll receive a text message response within a minute. Exact timing will depend on your mobile service carrier.

(18) SECURITY: How secure is LAFCU Mobile Text?

Answer: You activate the service only after logging into e-Branch. Text messages will never contain confidential information about you or your accounts and messages will never reference full account numbers. Mobile Text is as secure as e-Branch, so rest assured that your information is protected.

(19) SHORTCODE #: What is the number I should use to send my keyword text messages?

Answer: The LAFCU short code is **454545**. This short code will only work if you have activated the Mobile Text service from e-Branch.

(20) TERMS & CONDITIONS: What are the terms & conditions for LAFCU Mobile Text?

Mobile Text is hosted and powered by Intuit Financial Services, message & data rates may apply, and this service is provided under the terms of the privacy policy provided by LAFCU. For help, text "HELP" to the 454545. To cancel LAFCU Mobile Text, text "STOP" to 454545. You can also cancel the service by going to the "Mobile Text & e-Lerts" page in e-Branch page, & deactivating the service. For questions, email *memberservices@lafcu.org*, or call (877) 695-2328.

LAFCU offers its members mobile access to their account information (e.g., for checking balances and recent transactions) over SMS (texting), as well as the option to set up alerts ("e-Lerts") for their accounts and other functionality. Enrollment requires identification of the user's LAFCU relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an text message with a verification code which they will have to enter in a field inside the user's e-Branch account. Additionally, members may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to them. This program will be ongoing. Standard messaging charges apply. Members can opt out of this service at any time.

(21) TRANSFERS: Can I transfer funds into my primary account using my phone?

Answer: Yes, only if you had selected a "transfer source" account on the "Mobile Text & e-Lerts" page in e-Branch. Then, for example, texting "TRANS 400" to "454545" will transfer \$400 to your primary account from the transfer source account and return a text message with updated account balances for both accounts. Please be aware that you can only transfer funds *into* your primary account.

(22) VERIFICATION: Why do I need to verify my phone?

Answer: Verifying your phone is an important one-time step that helps to ensure the security of LAFCU Mobile Text.

MOBILE TEXT: "Mobile Text & e-Lerts" tab in e-Branch

Text Message Banking

Send text message with words like "BAL" to 454545 and we reply instantly with your account balance. It's just like texting a friend!
[Learn More](#)

Activate

FAQs

- [How secure is this?](#)
- [Will I be charged for this?](#)
- [Will Text Message Banking work on my phone?](#)
- [Which carriers do you support?](#)
- [See all FAQs >>](#)

E-mail Alerts & Notifications

Advanced Setup: [Add Notification](#) [Add](#)

[View Notification History](#)

Express Setup: Check the notification you would like to receive and enter your e-Mail address, then click Submit.

Balance Less Than Notification

Please select an account...
 00 : Savings Acct
 03 : e-Money Market
 09 : Marty's Checking Acct

Please notify me if the balance of this account is less than

MOBILE TEXT: continuation #1 of "Mobile Text & e-Lerts" tab in e-Branch

Balance Greater Than Notification

Please select an account...
00 : Savings Acct
03 : e-Money Market
09 : Marty`s Checking Acct

Please notify me if the balance of this account is greater than

Periodic Balance Notification

Please select an account...
00 : Savings Acct
03 : e-Money Market
09 : Marty`s Checking Acct

Start Date: / / 

Please send me the balance of this account

Check Cleared Notification

Please select an account...
03 : e-Money Market
09 : Marty`s Checking Acct
03 :

Please notify me when check # for this account clears.

Maturity Date Notification

Please select an account...

MOBILE TEXT: continuation #2 of the “Mobile Text & e-Lerts” tab in e-Branch

- Payment Due Date Notification

Please select an account...
01 : Honda Vehicle Loan
01 :

Please notify me day(s) prior to the payment due date of this account.


- Payment Past Due Notification

Please select an account...
01 : Honda Vehicle Loan
01 :

Please notify me when past due.

- Personal Reminder Notification

Personal Message (50 chars. max.):

Start Date: / / 

Please send me this notification

Email Address:

MOBILE TEXT: “Learn More” link from the “Mobile Text & e-Lerts” tab in e-Branch

Text Message Banking

5/20/11 7:57 AM



Help

[View Demo](#) [Wallet insert with commands](#)

Welcome to Text Message Banking

Your account balances are a text away

Text Message Banking makes it easy to access account balances and transactions, as well as transfer funds, right on your mobile phone. It's the fastest and easiest way to get your account balances - anytime, anywhere.

As simple as texting your friends!

Just text a short command to 454545 and you will quickly receive the information you want. Here are some of the requests you can make with Text Message Banking:

- BAL — Current and available balances for a primary account you designate
- LAST — The last five transactions in your primary account
- BAL ALL — Current balances for all the accounts you have with us
- TRANS — Transfer funds to your primary account
- STOP — Cancel the Text Message Banking service

Secure access to your balances and transactions

Not only is Text Message Banking fast and free*, it's secure. You must first log into our secure internet banking site and have your phone in your possession in order to complete enrollment. We text an activation code to your phone that you must enter into the internet banking site in order to activate Text Message Banking. Also, we never send confidential information such as user IDs, passwords or complete account numbers via Text Message Banking.

Setup is as simple as 1-2-3

- **Step 1 - Log in and Activate**

Log into Internet Banking and go to the **Mobile Banking & Alerts** page. Then find and click on the **Activate** button.

- **Step 2 - Verify your phone**

First make sure that you have your cell phone with you. Then enter your cell phone number, and we'll send you a text message with a unique activation code that you'll need to enter to complete the process (this ensures that it's your phone number and it's in your possession). Once verified, select your preferences, and you're done!

- **Step 3 - Start texting**

Now with your phone set up, just send a text message to 454545 whenever you want,

MOBILE TEXT: Phone# Set Up



[Forms](#) | [Services](#) | [LAFCU News](#) | [e-Mail](#) |

Welcome MAI

[e-Branch Account Access](#) | [e-Bill Pay](#) | [My TurboTax](#) | [External Transfer](#) | [Online Services](#) | [User Options](#)

[Account Summary](#) | [Internal Transfer](#) | [Check Stop Payment](#) | [Export](#) | [e-Lerts](#) | [e-Statements](#) | [Scheduled Transfers](#)

1 2 3 Set up your phone

This one-time setup will activate your cell phone for text message banking and mobile alerts.

Enter your cell phone number here:

 - -

Standard text messaging charges apply.

For help or information, send **"HELP"** to 454545. To cancel this service send **"STOP"** to 454545 at anytime. For further assistance contact customer service at 877-695-2328. Message frequency depends on account settings.

By entering your phone number you certify that:

- You are the account holder, or
- have account holder's permission to activate.

Compatible mobile carriers include AT&T, Alltel, Cellular One Dobson, Nextel, Sprint, T-Mobile, Unicel, U.S. Cellular, Verizon Wireless, and nTelos.

I have read and accepted the full [terms and conditions](#)

Change Current Member:

LAFCU Access ID: e-Branch PIN:

FAQs

[How secure is this?](#)

[Will I be charged for this?](#)

[Will Text Message Banking work on my phone?](#)

[Which carriers do you support?](#)

[How do I deactivate this?](#)

[See all FAQs >>](#)

MOBILE TEXT: Wait then Enter Activation Code

1 2 3 Set up your phone



A text message with your activation code has been sent to 81... [\(change\)](#). This may take a few minutes.

Enter your code here:

No code yet? [Resend it](#)

Standard text messaging charges apply.

For help or information, send "HELP" to 454545. To cancel this service send "STOP" to 454545 at anytime. For further assistance contact customer service at 877-695-2328. Message frequency depends on account settings.

Cancel

Back

Next

FAQ

[Why...](#)

[When...](#)

[I still...](#)
[do I d...](#)

[Can I...](#)
[activa...](#)

[See a...](#)

MOBILE TEXT: Cellphone Receives Activation Code

▶ LAFCU Mobile Text: Reply HELP for help or call 877-695-2328. Msg&data rates may apply. Msg freq dpnds on settings. Activation code is 0000

MOBILE TEXT: Set Up Account for Texting

1 2 3 SMS Banking Settings

Select your primary account:

SHARE SAVINGSx00

When you text us the word **BAL** or **LAST**, we will respond with your primary account balance or recent transactions.

Select transfer source account:

Don't allow transfers

When you text us the word **TRANS** followed by an amount, we will transfer money from your transfer source account to your primary account.

SMS Alerts

- Text me my primary account balance every Friday.
- Text me when my primary account balance falls below \$ 500

Standard text messaging charges apply.

FAQ

[What](#)

[Can I](#)
[acco](#)

[Can I](#)
[selec](#)

[See a](#)

MOBILE TEXT: Congratulations Message in e-Branch

Congratulations! 818-2... has been activated for text message banking!

- **TRY IT:** Send text message "**bal**" to **454545** now. It's just like sending a text message to a friend!
- **TIP:** Save 454545 as a phone number in your address book now.

Close

MOBILE TEXT: Set Up Account & e-Lerts

[e-Branch Account Access](#)

[e-Bill Pay](#)

[My TurboTax](#)

[External Transfer](#)

[Online Services](#)

[User Options](#)

[Account Summary](#) | [Internal Transfer](#) | [Check Stop Payment](#) | [Export](#) | [e-Lerts](#) | [e-Statements](#) | [Scheduled Transfers](#)



Text Message Banking

Text message banking activated for

818- [Deactivate](#)

[Activate another phone](#)

To change a number, you must deactivate first.

Primary text banking account

SHARE SAVINGSx00

This is the main account used for balance and transaction requests.

Transfer source account

CHECKINGx09

Transfers will be funded by this account and deposited into your primary account.

Text me my primary account balance every Friday.

Text me when my primary account balance falls below \$

Standard text messaging charges apply.

[Save changes](#)

Send keywords to: 454545

Common keywords: bal, bal all, last, trans, help ([see all](#))

Send keywords to: 818- [Print wallet insert](#) [FAQs](#)

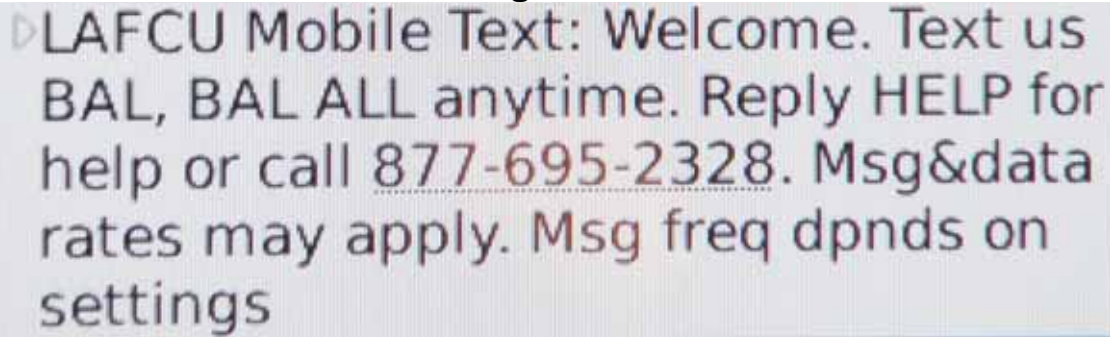


E-mail Alerts & Notifications

Advanced Setup: [Add](#)

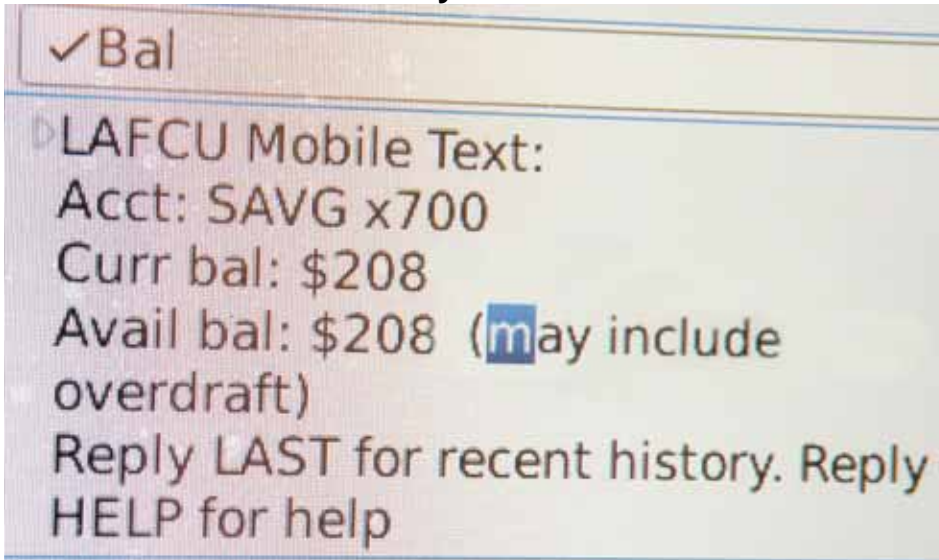
[View Notification History](#)

MOBILE TEXT: Phone Message–Welcome After Phone Activation



▷LAFCU Mobile Text: Welcome. Text us BAL, BAL ALL anytime. Reply HELP for help or call 877-695-2328. Msg&data rates may apply. Msg freq dpnds on settings

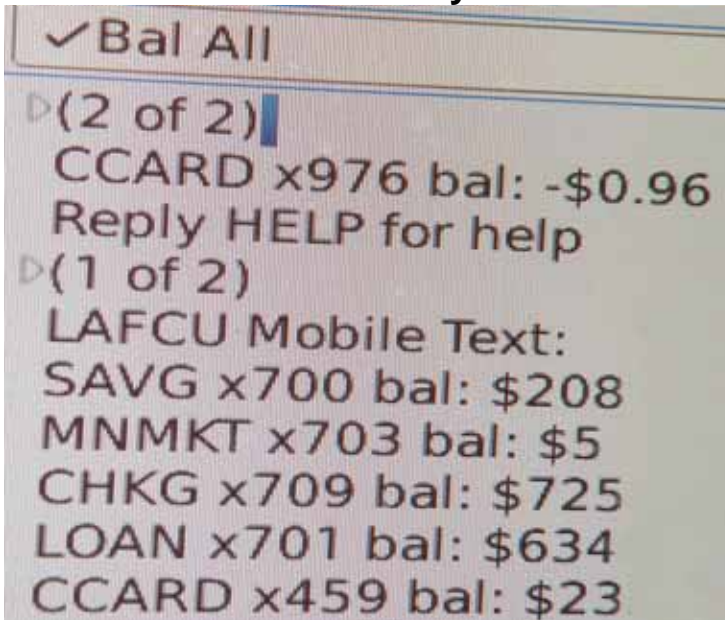
MOBILE TEXT: Phone Keyword–“Bal” for balance of only your “Primary” Account



✓Bal

▷LAFCU Mobile Text:
Acct: SAVG x700
Curr bal: \$208
Avail bal: \$208 (may include overdraft)
Reply LAST for recent history. Reply HELP for help

MOBILE TEXT: Phone Keyword–“Bal All” for Balances of all Accounts

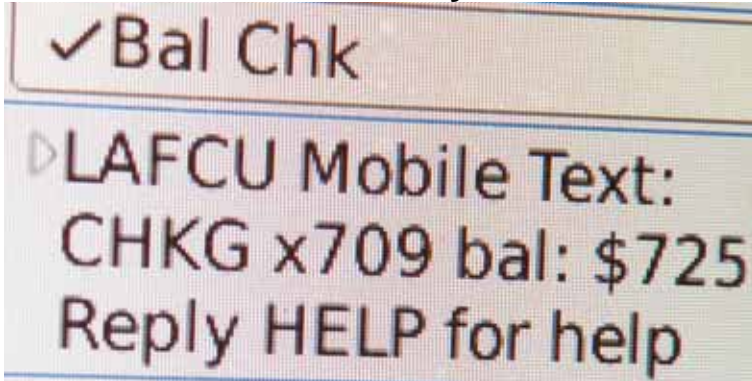


✓Bal All

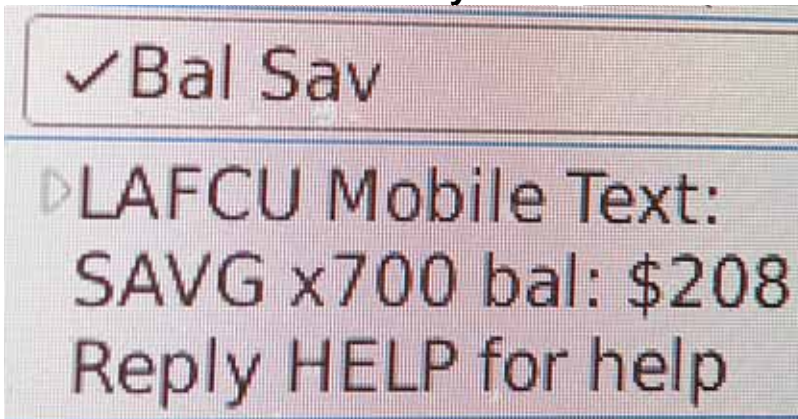
▷(2 of 2)
CCARD x976 bal: -\$0.96
Reply HELP for help

▷(1 of 2)
LAFCU Mobile Text:
SAVG x700 bal: \$208
MNMKT x703 bal: \$5
CHKG x709 bal: \$725
LOAN x701 bal: \$634
CCARD x459 bal: \$23

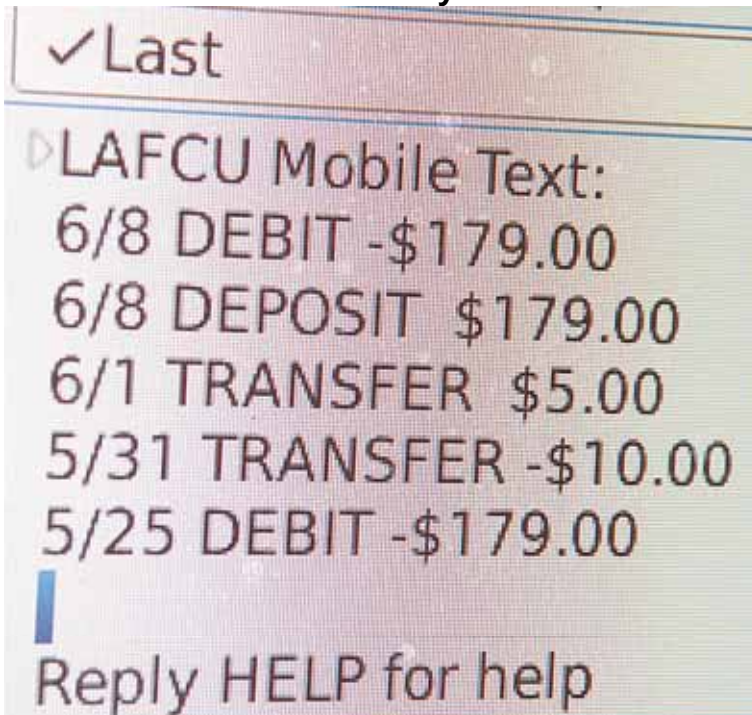
MOBILE TEXT: Phone Keyword–“Bal Chk” for only Checking Account Balance



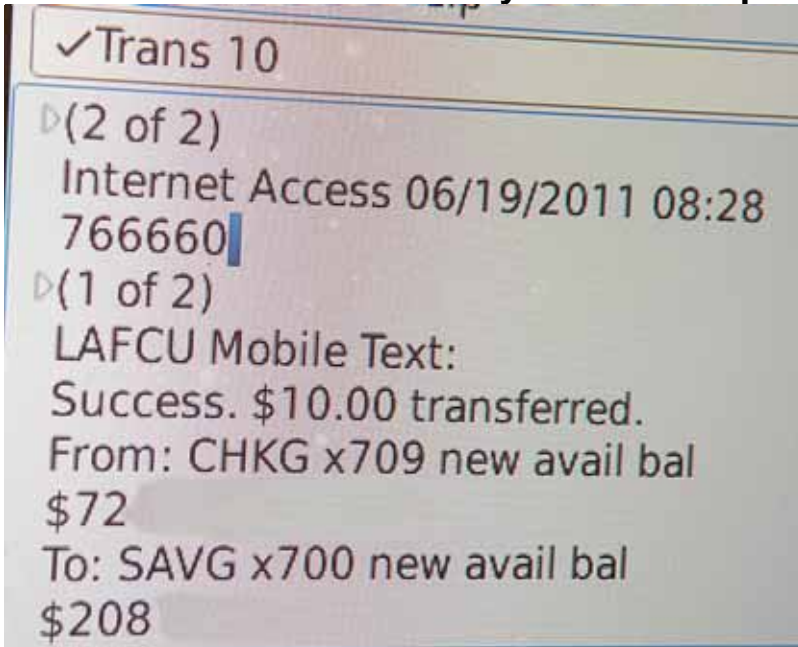
MOBILE TEXT: Phone Keyword–“Bal Sav” for only Saving Account Balance



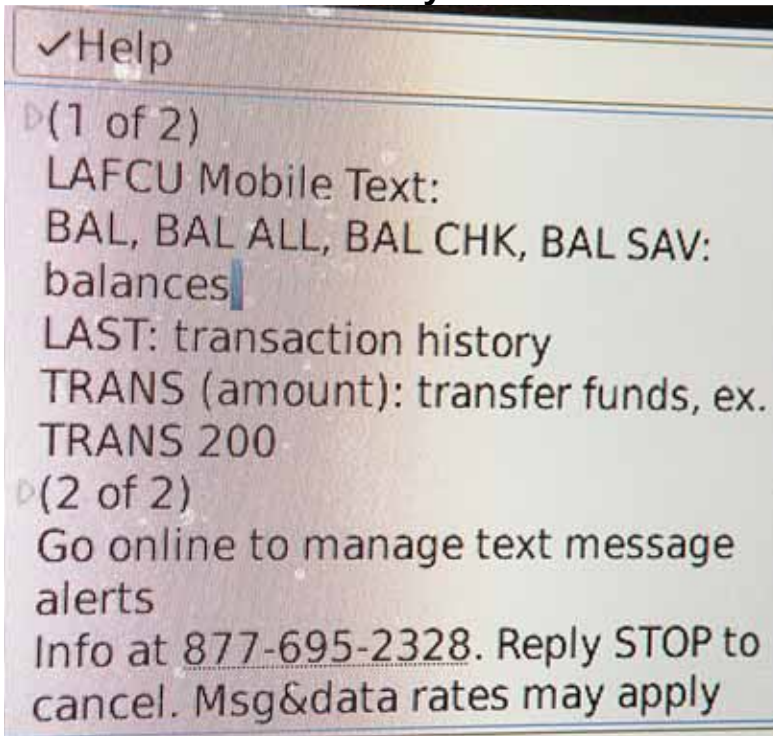
MOBILE TEXT: Phone Keyword–“Last” for Last 5 Transactions of Primary Account



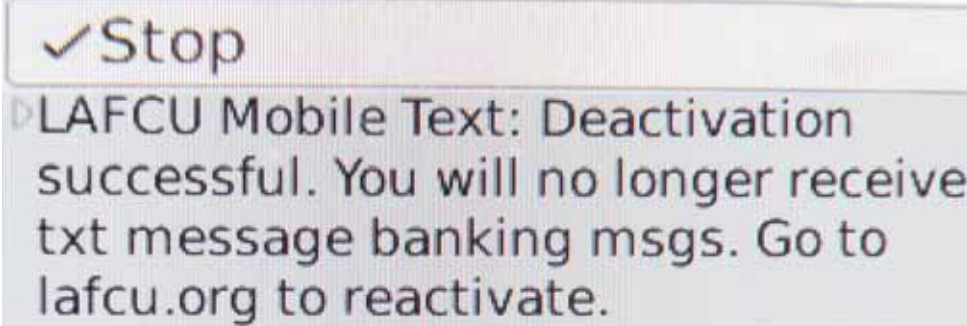
MOBILE TEXT: Phone Keyword–“Trans” and dollar amount to Transfer that amount from & to accounts you had set up in e-Branch



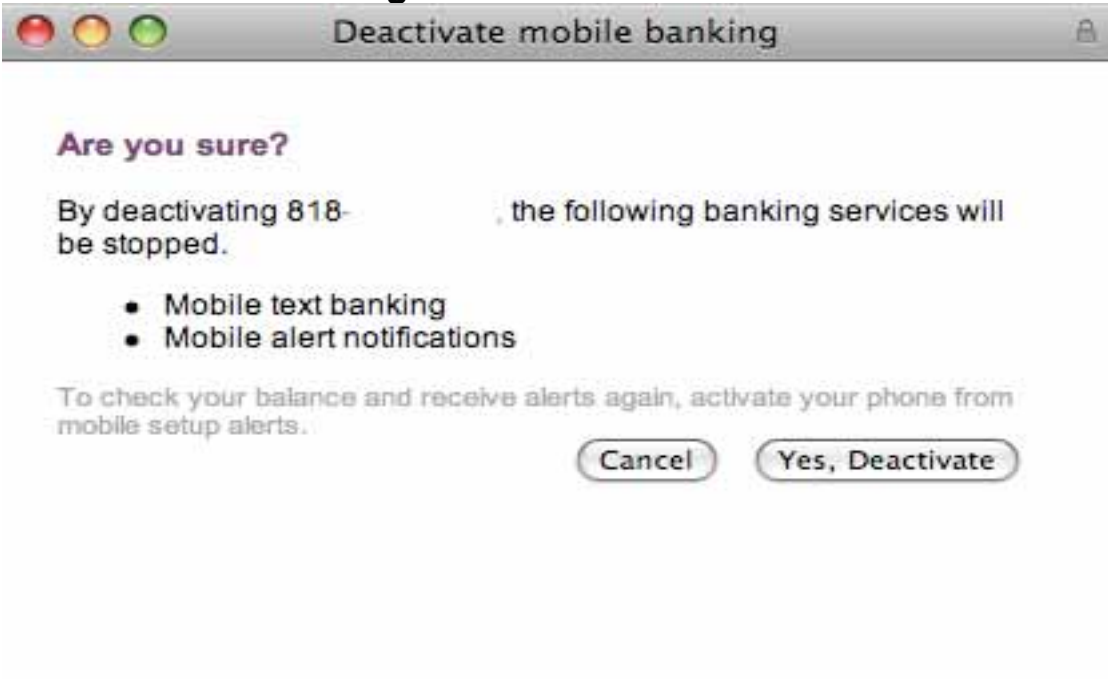
MOBILE TEXT: Phone Keyword–“Help” for phone# & list of LAFCU Mobile Text “Keywords”



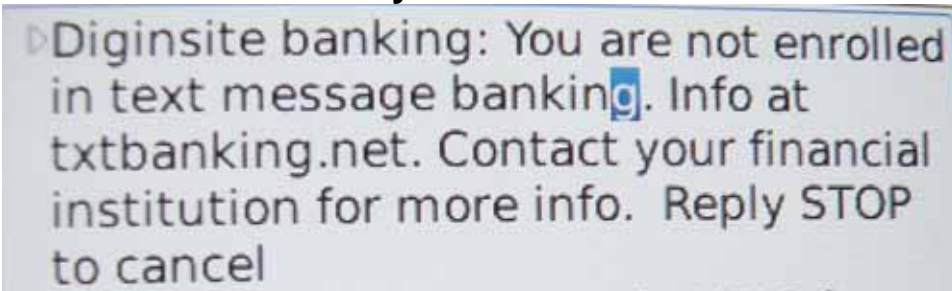
MOBILE TEXT: Phone Keyword–“Stop” to Deactivate and prevent sending & receiving LAFCU Mobile Text messages to your cellphone



e-Branch: Deactivating LAFCU Mobile Text from a screen in e-Branch



MOBILE TEXT: “Not Enrolled” Warning Message if you attempt to use LAFCU Mobile Text & you are not enrolled



MOBILE TEXT: LOW BALANCE ALERT

Low Balance Alert

Event

- Alert is triggered by a low balance of user's primary account
- User can select to receive an alert if account goes below, \$500, \$200, \$100, or \$50
- Note: User balances checked 3 times daily, 8AM, 12PM, 4PM, specific to FI's time zone

Message Sent



Note: Caps are not required for commands
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MOBILE TEXT: ALERTS

Primary Account Balance Request & Weekly Balance Push Alert – Multiple Institutions

Event

- User is enrolled in SMS Banking at multiple FI's and texts one of the acceptable commands
- Returns separate, unique texts for each FI

Messages Returned



Note: Caps are not required for commands