

Welcome to the new Online & Mobile Banking!

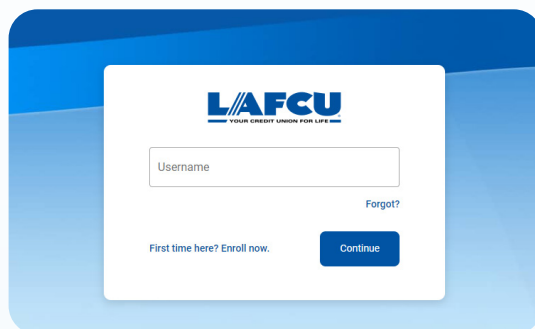
LAFCU
— YOUR CREDIT UNION FOR LIFE —

- Login using the same username and password to access your account
- If you are a **Mobile Banking** user, you will need to download the new Mobile Banking app from the App Store or Google Play Store to access your account.



Login for the First Time

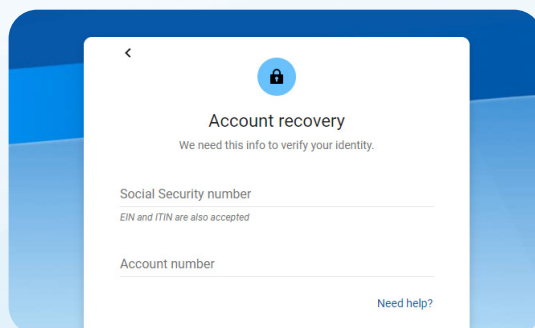
1. Login to Online Banking at lafcu.com or open the new LAFCU Mobile Banking app, if you are using a mobile device.
2. Click on the 'Online Banking Login' button and enter your username. Then click 'Login.'
3. Enter your password and click the 'Sign in' button.
4. Our new platform uses two-factor authentication for enhanced security. You should receive a text message with a verification code to the mobile phone number associated with your account. Enter the code you receive here, then click 'Verify.'



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How to Reset Your Password

1. Go to lafcu.com or open the new LAFCU Mobile Banking app, if you are using a mobile device.
2. Click on the 'Online Banking Login' button and click 'Forgot Password.'
3. Enter your Social Security number and account number to verify your identity.
4. You should receive a text message with a verification code to the mobile phone number associated with your account. Enter the code you receive here, then click 'Verify.'
5. Create a new password for your account. Your password must be between 7 and 20 characters, begin with a letter, and contain a special character. Click 'Update.'

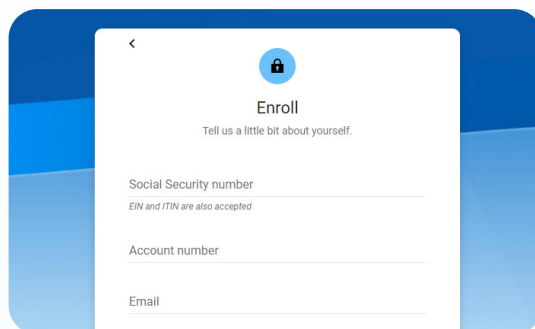


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How to Enroll for Online Banking

You can also manage your money on the go with our Mobile Banking app after you have enrolled your account for Online Banking.

1. Go to lafcu.com in your browser and click on the 'Online Banking Login' button. Click 'Register.'
2. Enter your Social Security number, account number, email, and mobile phone number.
4. You should receive a text message with a verification code to the mobile phone number associated with your account. Enter the code you receive here, then click 'Verify.'
5. Read through the license agreement and then click 'Accept.'
6. Create the username and password that will be used to login to Online Banking and Mobile Banking. Your password must be between 7 and 20 characters, begin with a letter, and contain a special character. Click 'Next' to finish enrollment.

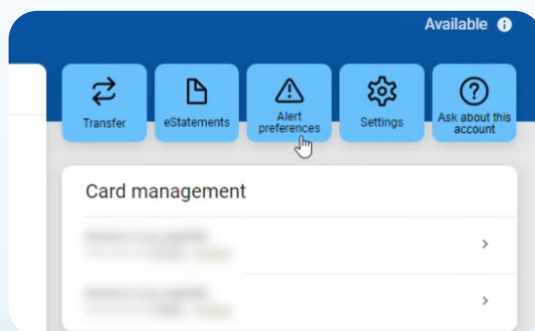


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How to Set Up Account Alerts

Account alerts help you monitor your accounts, based on what is important to you. You can customize balance and transaction alerts for your savings and checking accounts, and choose to receive the alert by email, text, or an in-app message.

1. Login to Online or Mobile Banking.
2. Click on the account you would like to set up alerts for, then click 'Alert Preferences.'
4. Choose balance or transaction alert and then fill in your alert preferences. Click 'Add Alert.'
5. To edit an alert you have already created, click 'Edit.' Make the necessary changes to your alert, then click 'Save.'
6. To delete an alert, click the trash can icon.
7. Make sure to customize the alerts you would like to receive for each of your accounts.

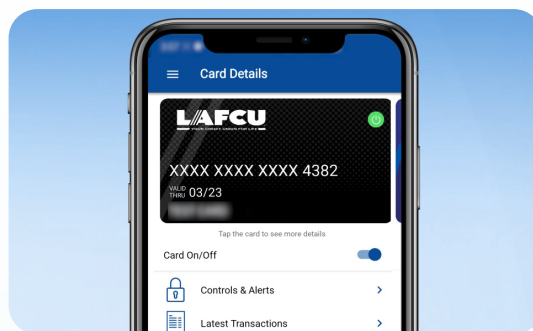


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How to Use Card Control in Mobile Banking

With Card Control, you can be confident your accounts are always protected. Set the terms for when, where, and how your cards are used.

1. Download our new Mobile Banking app from the App Store or Google Play Store, if you haven't already. Open the app and login using the same username and password used for Online Banking.
2. Click the menu button at the top left of the screen, then click on 'Card Control' in the menu.
4. If you have never used Card Control before, you will be prompted to download the Card Control app. Then click on 'Launch Card Controls.'
5. Now you will see your debit and/or credit card details. If you have multiple cards, they will display in this list. Select the card for which you would like to manage your control and alert preferences.
6. Turn your card on and off with a switch, from this screen. When your card is on, it will show a green icon in the top right corner. When your card is off, it will show a red icon.
7. You can select 'Controls & Alerts' to set various controls on your card including the locations it can be used, what types of merchants the card can be used at, limit the types of transactions, and set spending limits for your card.
8. Under 'Alert Preferences,' you can set up alerts for your card such as to receive an alert every time the card is used, an alert for specific types of transactions and alerts for the preferences you set up such as location and spending limits.
9. 'Latest Transactions' will show you all of the recent transactions on your card.
10. Under 'Manage Card' you can add a shared card user and view any current users.



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How to Make a Transfer

You can transfer money between your accounts, make a loan or credit card payment, or transfer money to another LAFCU member.

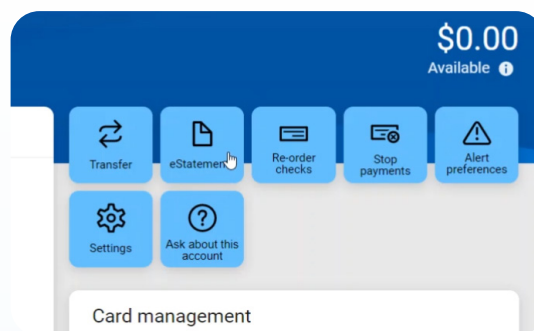
1. Login to Online or Mobile Banking.
2. Click on 'Transfer.' After selecting the accounts to transfer from and transfer to, enter the amount to transfer.
4. If you click 'More Options,' you can also choose to set up a recurring transfer, select a future date for the transfer, or add a memo to the transfer.
5. When you are finished filling in your transfer details, click 'Submit.'
6. To make a transfer to another LAFCU member, navigate back to the dashboard and click on 'Member transfer.'
7. To make a transfer to another member, you will need the first 3 letters of their last name, member number, if it's a share or loan account, and the share number. When you are finished filling in your transfer details, click 'Submit.'
8. You can keep track of any upcoming scheduled transfers by navigating to the 'Transfers' page in the menu.

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How to Switch to eStatements

eStatements, are free and easy to use, and keep your account information more secure.

1. Login to Online or Mobile Banking.
2. Click any of your accounts, then click on 'eStatements.'
4. Read through the eStatement disclosure, scroll down, and confirm your email address is correct. Check 'Enroll all accounts' and then click 'Enroll.'
5. If there is an error with your email address, you can update your contact information in your account settings. Click on your name in the bottom left corner, and then 'Settings.'
6. Click 'Edit Email' to update the email address associated with your account. Make sure to click 'Save' once you are finished.
7. Navigate back to the eStatement sign-up by clicking 'Dashboard' and then click on any account. Click 'eStatements.'
8. Scroll down to confirm your email address is now correct, check 'Enroll all accounts' and then click 'Enroll.'



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