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# Member Guide for Online Banking

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## Member Online Banking Start Guide

Welcome to the Louise Mills FCU Online Banking Guide. Use these instructions to enroll in online banking and to learn about the other online banking functions that are available to you.

### Online banking Enrollment Instructions

The following is a guide to assist you in the enrollment and login process.

#### **Before You Begin, You Need to Know**

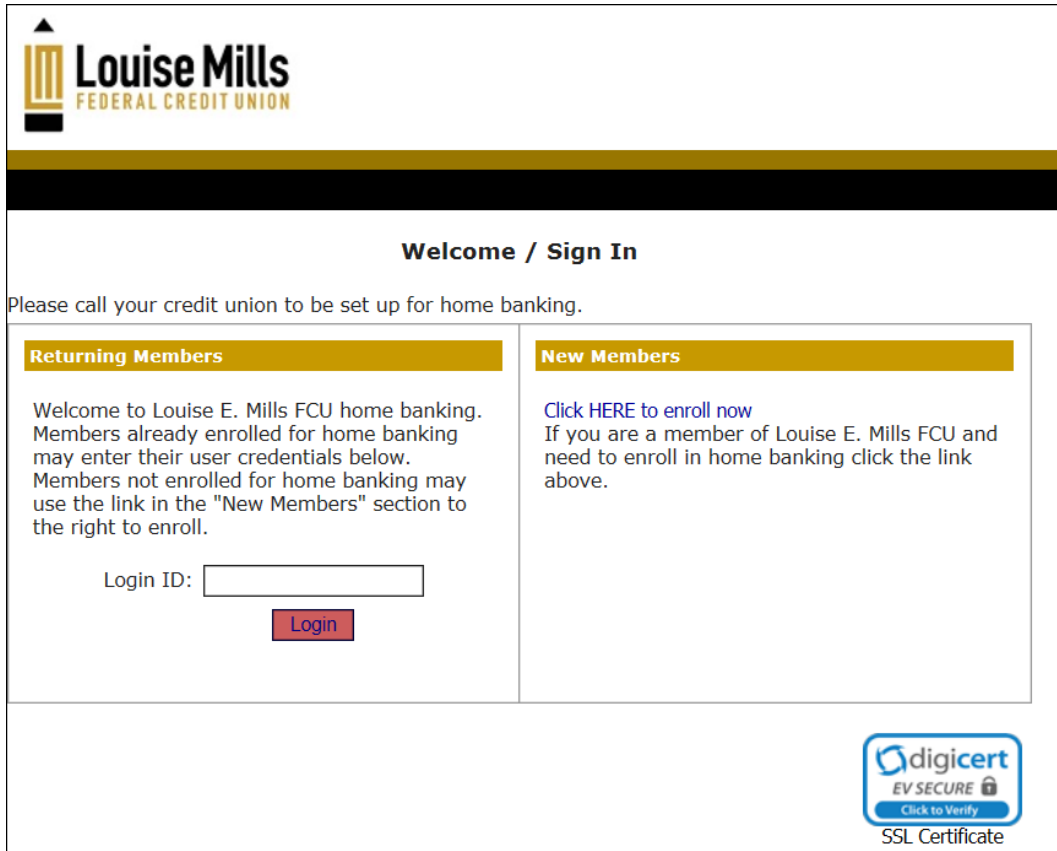
- The member number of the account you wish to enroll
- The Date of Birth on the account to be enrolled
- The email address on the account to be enrolled

#### **Notes:**

- You must already be a member of the credit union to enroll in online banking.
- During the enrollment process a temporary password will be sent to the email address on the account to be enrolled. You must have access to that email account in order to complete the enrollment process.

### Step 1

1. Click on the **Virtual Branch Online Banking link** on the credit union website or, open your browser and enter <https://www.shareteccu.com/lmfcu> in the address bar. A page similar to below will display.
2. To start the enrollment process, click **Click HERE to enroll now**.




The screenshot shows the Louise Mills Federal Credit Union website's sign-in page. At the top left is the Louise Mills Federal Credit Union logo. Below the logo is a dark horizontal bar. The main heading is "Welcome / Sign In". Below this heading is a message: "Please call your credit union to be set up for home banking." The page is divided into two columns. The left column is titled "Returning Members" and contains the text: "Welcome to Louise E. Mills FCU home banking. Members already enrolled for home banking may enter their user credentials below. Members not enrolled for home banking may use the link in the 'New Members' section to the right to enroll." Below this text is a "Login ID:" label followed by a text input field and a red "Login" button. The right column is titled "New Members" and contains the text: "Click HERE to enroll now" (with "HERE" as a blue link) and "If you are a member of Louise E. Mills FCU and need to enroll in home banking click the link above." In the bottom right corner of the page is a "digicert EV SECURE" logo with a "Click to Verify" button and the text "SSL Certificate" below it.

**Step 2 – Enter Enrollment Information**

1. Enter the information requested for the account to be enrolled:
  - Member number
  - Email address (remember, a temporary password will be sent to this address during the enrollment process)
  - Birth date (mm/dd/YYYY).

**Note:** All the information entered must match the member information on file with the credit union. If you are unsure about any information contact the credit union before continuing.

2. Review the terms of use agreement by clicking the link **Online Banking and Electronic Statement Disclosure**. You must accept the terms of use agreement by checking the box to the left.
3. Click **Sign Up**  to complete your entries.

**Sign up for Home Banking**

You must currently be a member of this credit union to sign up for home banking, please enter your information below.

**MEMBER NUMBER:**

**EMAIL:**

**CONFIRM EMAIL:**


**BIRTH DATE:**  (MM/DD/YYYY)

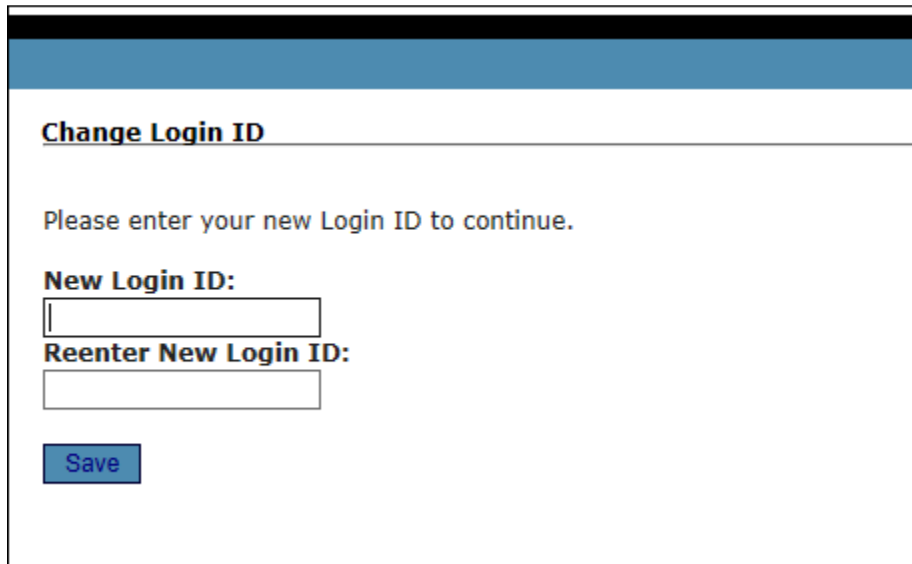
You must click this box to accept the terms and conditions. 0

### Step 3 – Change Login ID

Using your member number as a login ID for online banking is not a safe security practice. In this step you will create a new login ID.

#### Login ID Best Practices:

- Avoid easy to guess IDs like your name, your children’s or pet’s names.
  - Make your login ID hard for other people to guess.
  - Consider using upper and lower case letters and numbers.
  - Special characters !@#\$%^&\*() are not allowed in this field.
1. Choose another login ID and enter it here.
  2. Enter your new login ID a second time exactly like you did the first time.
  3. Click **Save**  when you are finished.



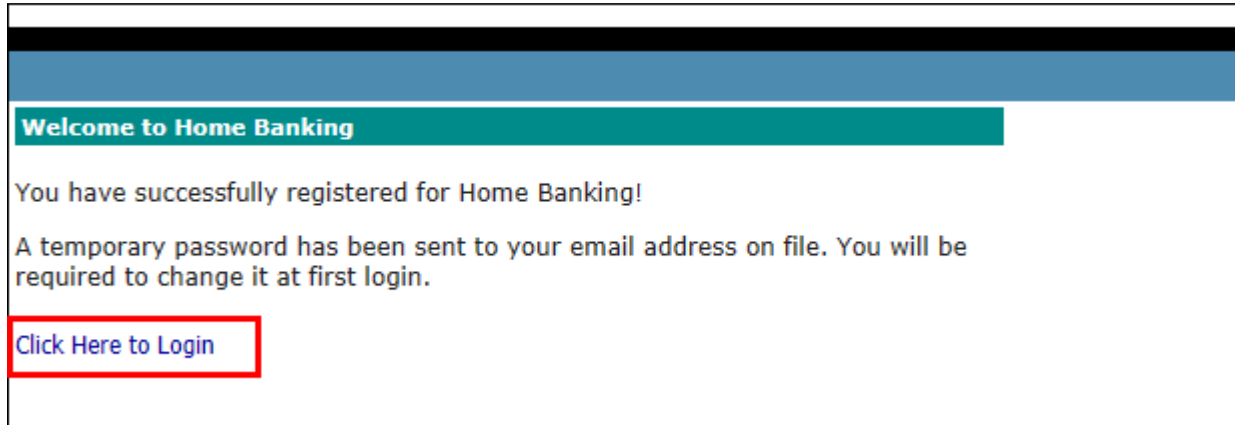
The screenshot shows a web form titled "Change Login ID". Below the title is a horizontal line. The text "Please enter your new Login ID to continue." is displayed. There are two input fields: "New Login ID:" and "Reenter New Login ID:". Below the second input field is a blue "Save" button.

**Step 4 – Receive Temporary Online banking Password**

In this step you will receive your temporary password. The temporary enrollment password is sent to the email address that you entered in a previous step. Check that email address now for your temporary password.

**Note:** If you do not receive a temporary password, check your junk email and spam filter. If you still do not locate the email contact the credit union for assistance.

Click the **Click Here to Login** link to proceed.

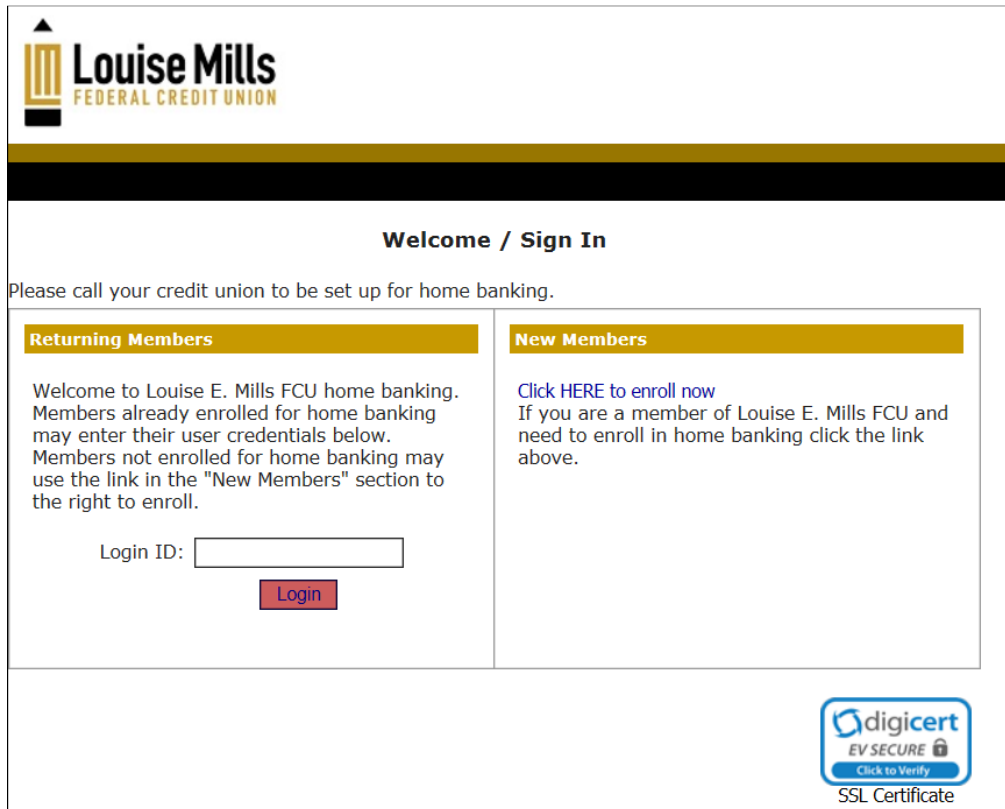


### Step 5 – Login with New Online banking Login ID

Enter the new login ID you created in step 3. You will use this login ID instead of your member number from now on.

Enter the temporary password you received from online banking.


Click **Login** .

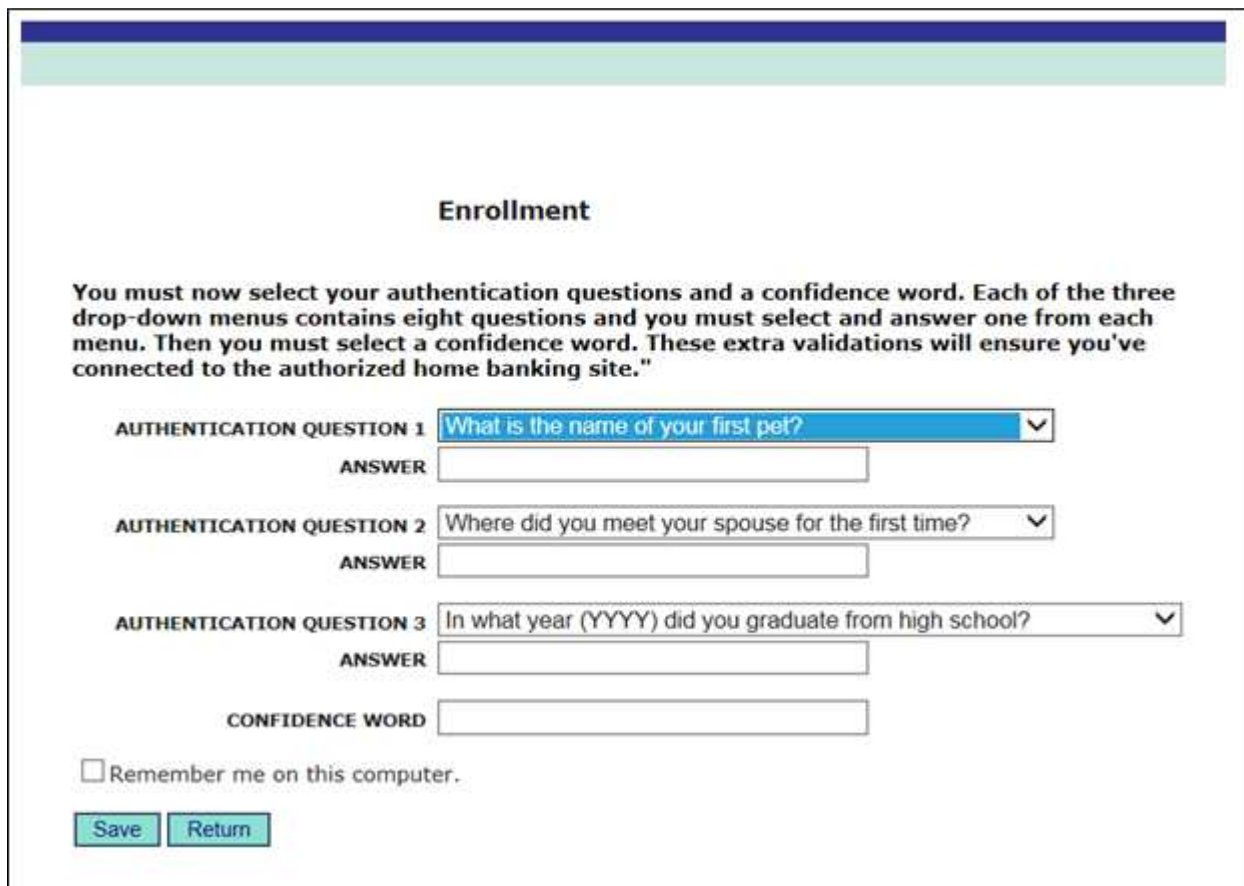


The screenshot shows the Louise Mills FCU online banking login page. At the top left is the Louise Mills FEDERAL CREDIT UNION logo. Below the logo is a dark blue horizontal bar. The main heading is "Welcome / Sign In". Below this heading is a message: "Please call your credit union to be set up for home banking." The page is divided into two columns. The left column is titled "Returning Members" and contains the text: "Welcome to Louise E. Mills FCU home banking. Members already enrolled for home banking may enter their user credentials below. Members not enrolled for home banking may use the link in the 'New Members' section to the right to enroll." Below this text is a text input field labeled "Login ID:" and a red "Login" button. The right column is titled "New Members" and contains the text: "Click [HERE](#) to enroll now. If you are a member of Louise E. Mills FCU and need to enroll in home banking click the link above." In the bottom right corner of the page, there is a digicert EV SECURE SSL Certificate logo with a "Click to Verify" button.

### Step 6 – Select Authentication Questions & Confidence Word


In this step you will select authentication questions and a confidence word. When you log in to online banking you will be asked one of the three authentication questions from time to time to verify your identity. The confidence word will be displayed every time you log into online banking as well.

1. You can pick each of your three authentication questions from the list displayed. You must provide answers to all three authentication questions.
2. Enter your confidence word. **Tip:** Certain words may be restricted from use.
3. **Note:** Review this screen carefully. Make sure your authentication questions/answers are what you think they are. Double-check your confidence word.
4. If the computer you are enrolling on is a private computer you may click to check the **Remember me on this computer** check box. Doing this will streamline future login attempts. If this is not a private computer, do not check this box.
5. Click **Save**  when you have finished this step.

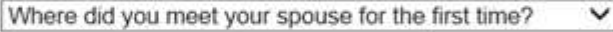


**Enrollment**


**You must now select your authentication questions and a confidence word. Each of the three drop-down menus contains eight questions and you must select and answer one from each menu. Then you must select a confidence word. These extra validations will ensure you've connected to the authorized home banking site."**

AUTHENTICATION QUESTION 1 

ANSWER

AUTHENTICATION QUESTION 2 



ANSWER

AUTHENTICATION QUESTION 3 

ANSWER

CONFIDENCE WORD

Remember me on this computer.

### Step 7 – Confidence Word Confirmation

Displays a confirmation that your confidence word has been set.


Click the **Click here to Login** link when you are ready to continue.



### Step 8 – Verify Confidence Word and Enter Password

On this screen you will verify the confidence word you created in step 6.

If the confidence word is correct, you will enter the **temporary online banking** password that was sent to you by email.

Click **Login**  when you are ready to continue.





**Step 9 – Create new online banking password**

Now, you will change your temporary password to a permanent password.

1. Enter the login ID you created in step 3 above (not your member number!).
2. In the current password field enter the temporary password that was emailed to you.
3. In the new password field enter your new password.

Your new password must be:

- a minimum of eight characters long
- include at least one upper case letter and one lower case letter
- include at least one numeral
- include at least one special character. Examples of special characters are ~!@#\$%^&()+?

4. Click **Change**  when you are ready to continue.

**Important:** Remember your password! You will need it to login to online banking in the future.

**Your password has expired, you must change it now.**

**Login ID:**

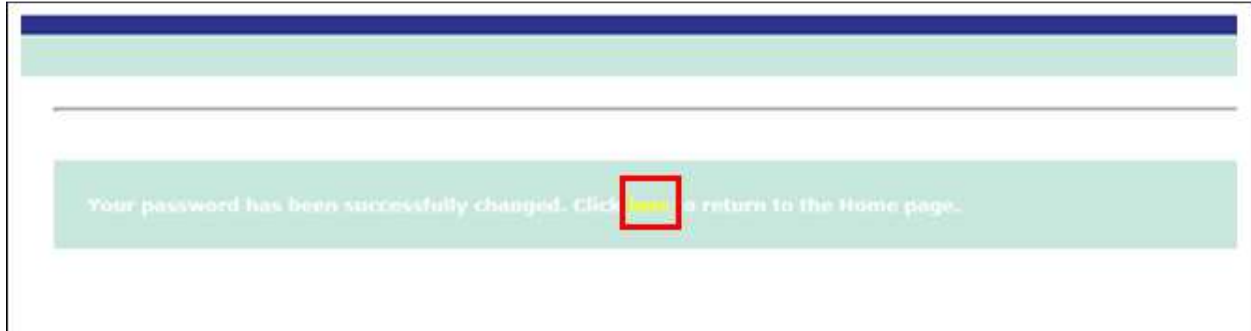
**Current Password:**

**New Password:**

**Reenter New Password:**

**Step 10 - Completion**

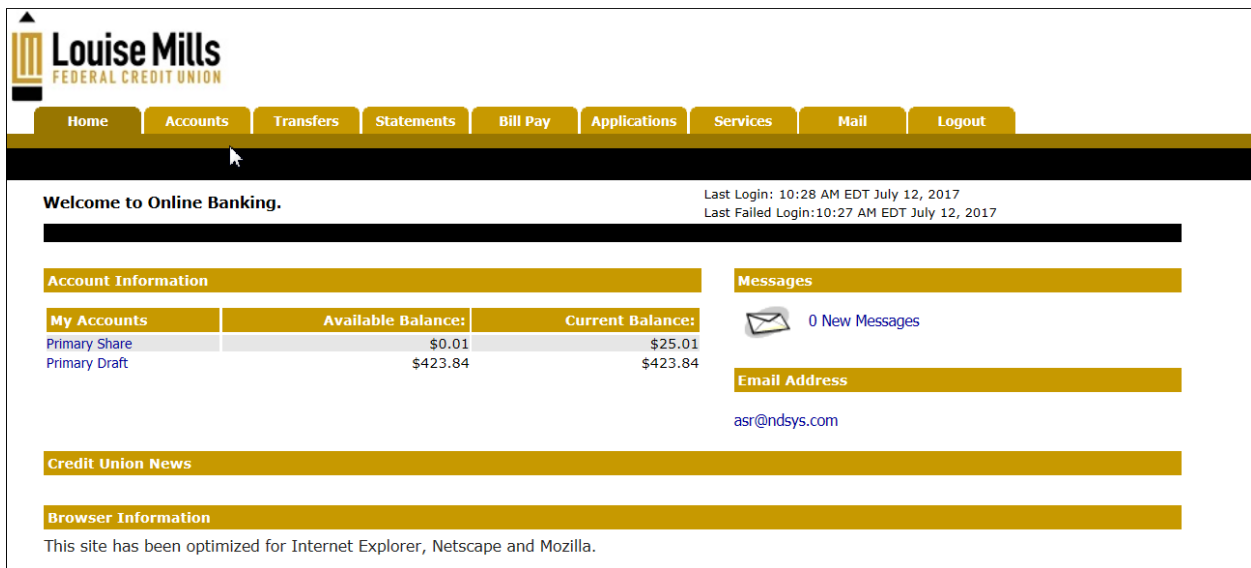
Congratulations! You have successfully enrolled for online banking. Click **here** to proceed to your accounts page.



**Step 11 - Welcome to Online Banking**

You should see a display of all your accounts along with a messages link and your email address. Click the desired account to see the account transaction history and details.

We hope you enjoy using the new online banking system!

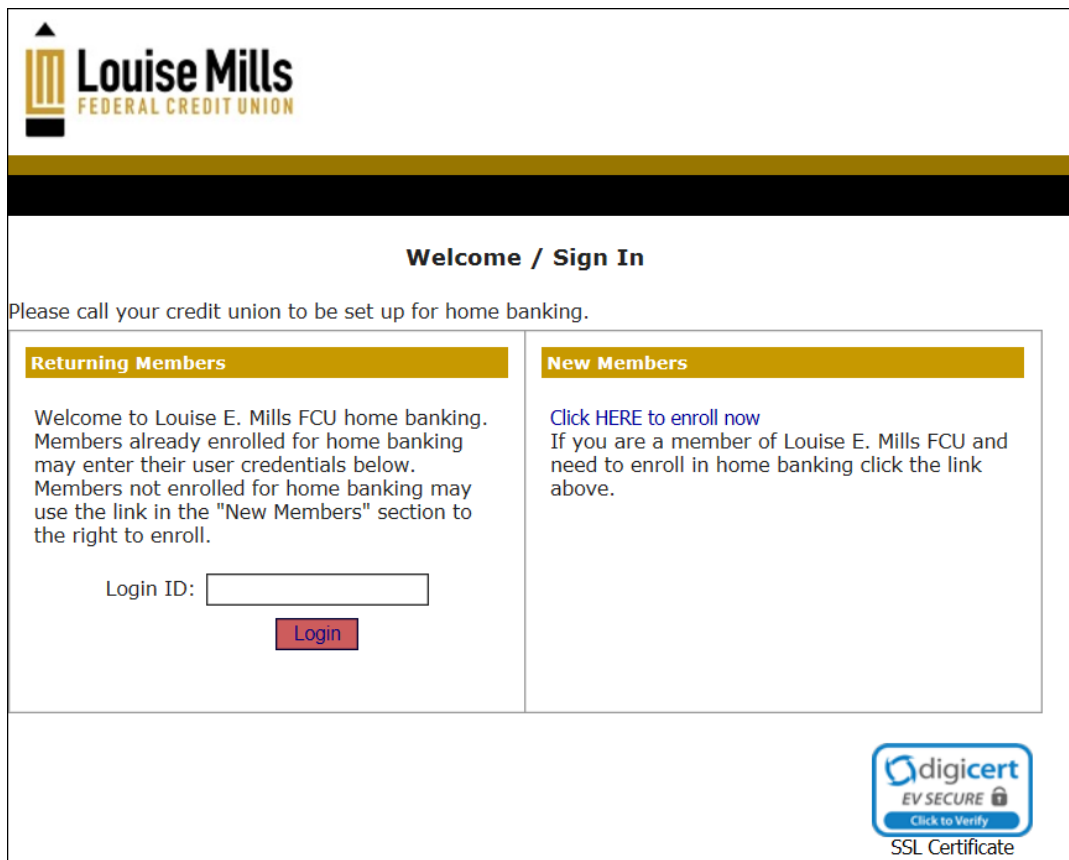



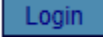
## Online Banking Functions

You can choose to login, view your accounts and their history, make transfers and export your account information to a file. You can retrieve your forgotten password, change your login ID and change your email address associated with your online banking ID. The following pages provide directions to these functions.

### Online Banking Login

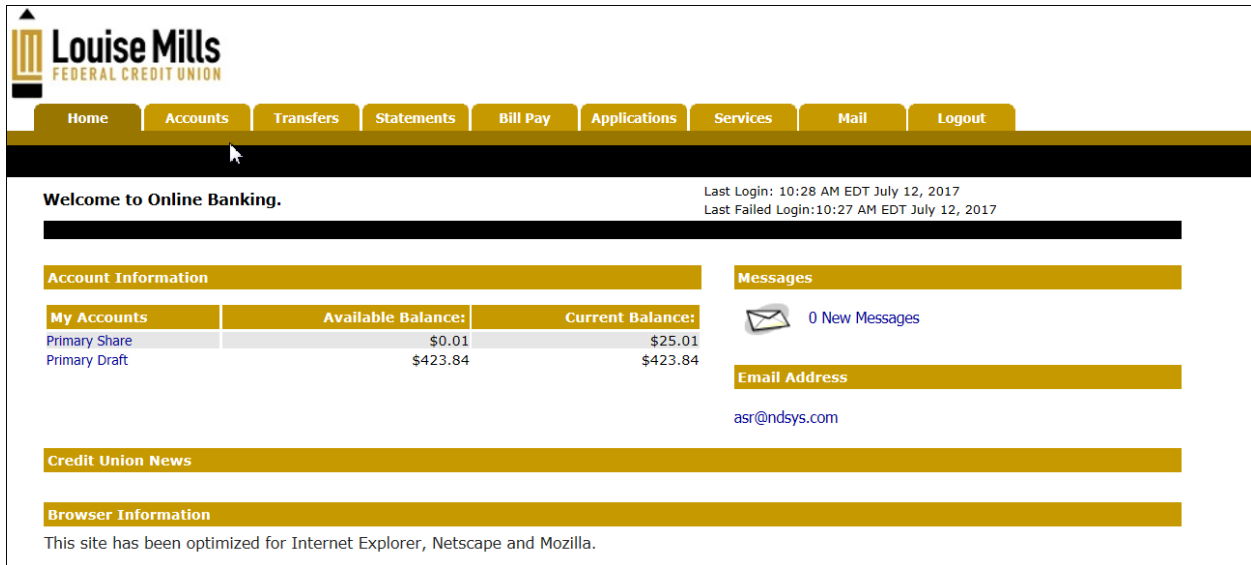
You will need to login using your online banking Login ID and password that you created during the enrollment process.



- **Login ID** – Enter the online banking Login ID created during the enrollment process.
- Click **Login**  to proceed.
- **Password** – Enter the online banking password at the Verify Confidence Word and enter Password step.  
**Note:** If you can't remember your password, click the forgotten password link. Information will be emailed to the email address assigned to the member account.
- Click **Login**  to proceed.

## Home Page

After you login, you will see the Home Page. This page displays your accounts, available and current balances. It also displays messages and your e-mail address.



The screenshot shows the Louise Mills Online Banking Home Page. At the top left is the Louise Mills Federal Credit Union logo. Below the logo is a navigation menu with buttons for Home, Accounts, Transfers, Statements, Bill Pay, Applications, Services, Mail, and Logout. The 'Accounts' button is highlighted with a mouse cursor. Below the navigation menu, the page displays a welcome message: 'Welcome to Online Banking.' To the right of the welcome message, it shows the last login time as '10:28 AM EDT July 12, 2017' and the last failed login time as '10:27 AM EDT July 12, 2017'. The main content area is divided into several sections: 'Account Information' (with a sub-section 'My Accounts' showing a table of account balances), 'Messages' (showing '0 New Messages'), 'Email Address' (showing 'asr@ndsys.com'), 'Credit Union News', and 'Browser Information' (stating the site is optimized for Internet Explorer, Netscape, and Mozilla).

My Accounts	Available Balance:	Current Balance:
Primary Share	\$0.01	\$25.01
Primary Draft	\$423.84	\$423.84

## Account Information

Use the Account Tab to view all of your accounts, as well as see details and/or history for the accounts.

Accounts						
View	My Accounts	Type	Available Balance:	Current Balance:		
History	Details	000 REGULAR SHARES	000	\$21,045.00	\$21,070.00	
History	Details	002 AUXILIARY SHARES	002	\$0.00	\$0.00	
History	Details	003 AUXILIARY SHARES	003	\$0.00	\$0.00	
History	Details	015 HEALTH SAVINGS	015	\$79.02	\$79.02	
History	Details	111 EMPLOYEE DRAFT	111	\$455,202.25	\$455,202.25	
History	Details	HOME EQUITY LOAN	57	\$4,342.27	\$46,657.73	
History	Details	Visa Card *9012		\$4,000.00	\$1,000.00	
History	Details	Unknown Card *9012		\$4,000.00	\$1,000.00	

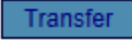
From the History View, you can drill-down to more details about the selected account, by clicking **Account Details** [Account Details](#). In addition, you can:

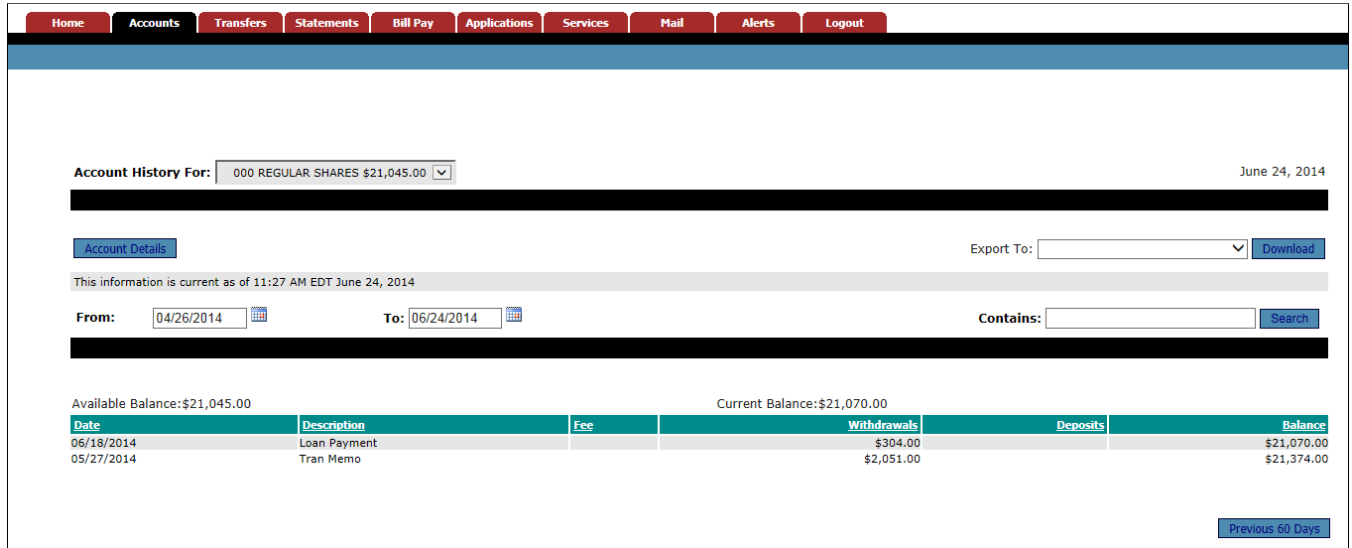
- Specify a date range to display details
- Search for a specific date or transaction amount
- Export the account information to a .csv file or MS Money

Account History For: 000 REGULAR SHARES \$21,045.00							June 24, 2014
<a href="#">Account Details</a>		Use the From and To dates to limit the amount of detail that displays.			Use Export to send the account information to a file.		Export To: <input type="text"/> <a href="#">Download</a>
This information is current as of 11:27 AM EDT June 24, 2014							
From:	<input type="text" value="04/26/2014"/>	To:	<input type="text" value="06/24/2014"/>	Use search to find a specific transaction.		Contains: <input type="text"/> <a href="#">Search</a>	
Available Balance:\$21,045.00			Current Balance:\$21,070.00				
Date	Description	Fee	Withdrawals	Deposits	Balance		
06/18/2014	Loan Payment		\$304.00		\$21,070.00		
05/27/2014	Tran Memo		\$2,051.00		\$21,374.00		
<a href="#">Previous 60 Days</a>							

## Transfers

Use the Transfer Tab to transfer funds from one account to another.  
To make a transfer:

1. Select the account to Transfer From and the account to Transfer To.
2. Enter the transfer amount.
3. Then, click **Transfer** .



Account History For: 000 REGULAR SHARES \$21,045.00 June 24, 2014

Account Details Export To:

This information is current as of 11:27 AM EDT June 24, 2014

From:   To:   Contains:

Available Balance:\$21,045.00 Current Balance:\$21,070.00

Date	Description	Fee	Withdrawals	Deposits	Balance
06/18/2014	Loan Payment		\$304.00		\$21,070.00
05/27/2014	Tran Memo		\$2,051.00		\$21,374.00

The Transfer screen displays the following message.

**You are about to transfer\$100.00**

**Proceed?**

Please know that clicking the browser's "Stop" button may or may not stop your transaction. After you click the 'Yes' button, wait for your confirmation to appear. Do not click the 'Yes' or 'Refresh' buttons more than one time.

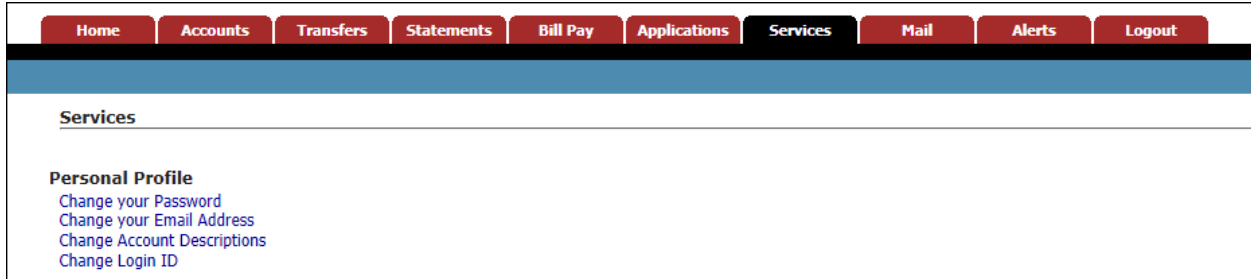
Click **Yes** to post the transfer or **No** to cancel.

**Important:** Please know that clicking the browser's Stop button may or may not stop your transaction. Do not click Yes or refresh more than one time.

After you click Yes, wait for your confirmation to display and a transfer complete message.

## Services

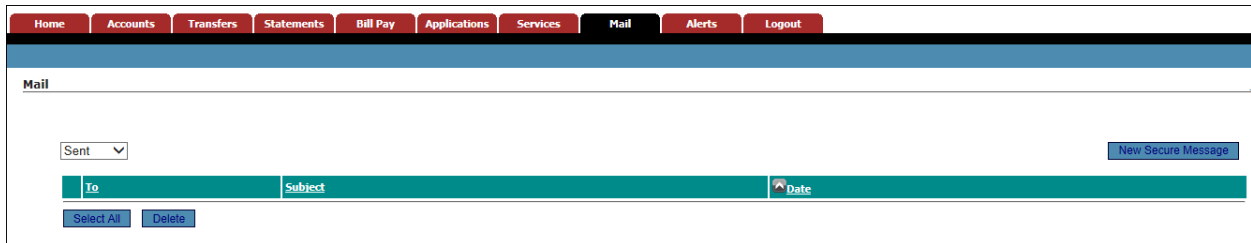
Use the Services Tab to change your online banking password, enter or change an e-mail address, change your account descriptions, and change your login ID.



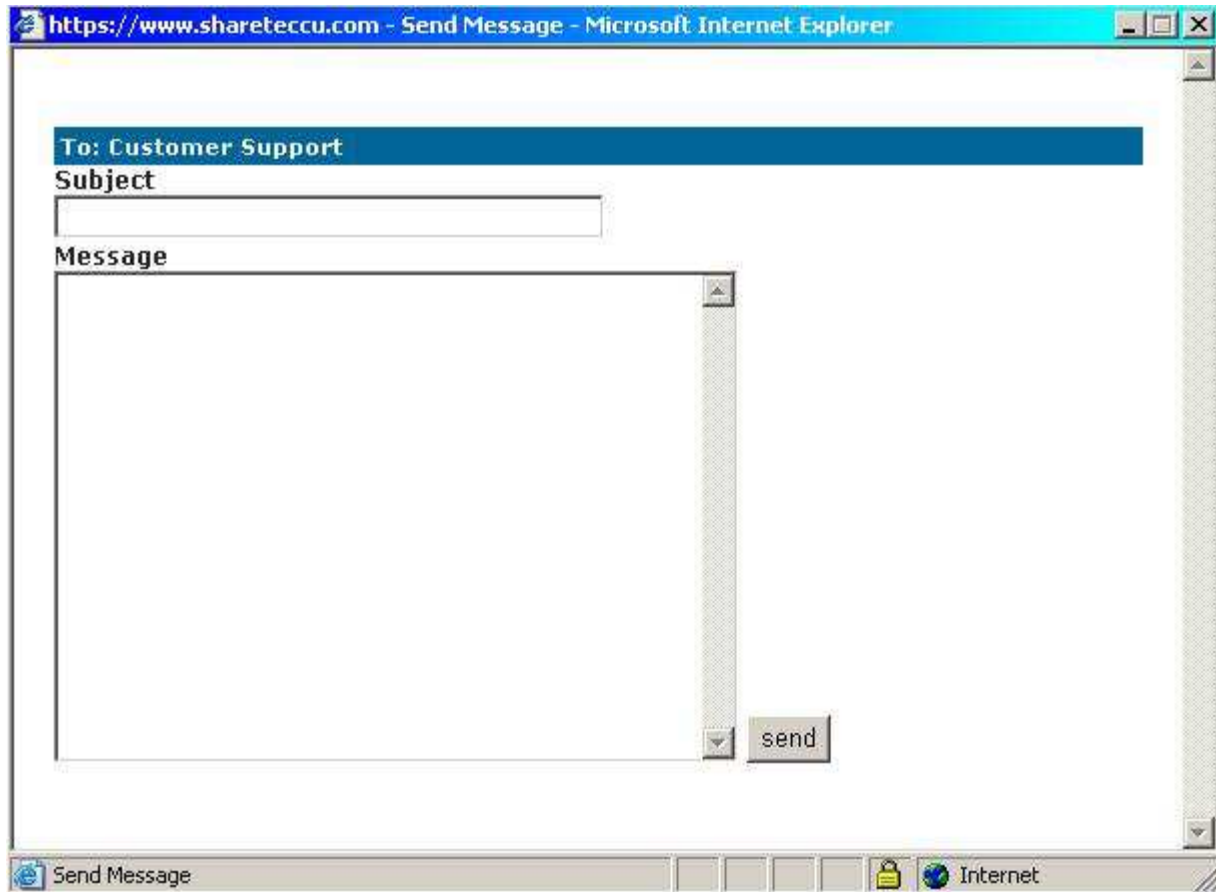
The screenshot shows a navigation menu with the following items: Home, Accounts, Transfers, Statements, Bill Pay, Applications, Services (highlighted), Mail, Alerts, and Logout. Below the menu, the Services section is expanded to show a "Personal Profile" section with the following links: Change your Password, Change your Email Address, Change Account Descriptions, and Change Login ID.

## Mail

Use the Mail Tab to e-mail the credit union administrator with any questions you have regarding account information, requesting forms or submitting comments. The mail stays within the secure site and an Alert is sent to the credit union administrator every time mail is sent from a member.



To send a message, click **New Secure Message**  and use the following window to send your message.





## Forgotten Password

If you forget your online banking password, click **Did you forgot your password?** link. You will need to complete the required fields to have your password emailed to the email address on file.

**Note:** You **must have** an email address electronically stored at the credit union in order for this process to work.

**Verify Confidence Word and Enter Password**

Please call your credit union to be set up for home banking.

Returning Members	New Members
<p>To enhance the security of your account we will display a confidence word and ask you to enter your password. If the confidence word is not what you selected during enrollment, <b>DO NOT</b> login and call your credit union immediately to report the incident.</p> <p>Confidence Word: Password: <input style="width: 150px;" type="text"/></p> <p style="text-align: center;"><input type="button" value="Login"/> <input type="button" value="Return"/></p> <p style="text-align: center;"><a href="#">Forgot Your Password?</a></p>	<p><a href="#">Click HERE to enroll now</a> If you are a member of Louise E. Mills FCU and need to enroll in home banking click the link above.</p>

After clicking the Forgotten Password link, the following screen displays for you to fill out. Then, click **Submit** .

**Request Lost Password**

**You must provide Login ID and answer one of your Forgot Password Questions to retrieve your password.**

LOGIN ID:

FORGOT PASSWORD QUESTION:  ▼

ANSWER:

## Log Out

It is important to log out at the end of your online banking session. To do this, simply click the **Log Out** link in the upper right corner of the online banking window. Then, close your browser window to clear the cache.