

# New Online Banking FAQ

## Personal Online Banking

### I. How do I update my mobile app in order to begin the process to re-register my password?

- a. [Apple IOS Mobile App Update Step-by-Step Instructions](#)
- b. [Android Mobile App Update Step-by-Step Instructions](#)

### II. What are the steps to re-register my password?

- a. [Step 1: Re-registering your password for LMCU Mobile Banking](#)
- b. [Step 2: Verifying your identity](#)
  - i. [What is a security access key?](#)
  - ii. [Why am I not receiving my security access key?](#)
  - iii. [I'm not the primary account holder, I am a secondary user, how do I gain access to our online accounts?](#)

### III. How do I successfully log-in without entering in a security access key every time on a private device?

In order to set your device to successfully log-in without entering in a security access key every time on a private device you must enable your cookies on your desired browser.

- a. [Using Google Chrome](#)
  - [On your desktop](#)
  - [On your phone](#)
- b. [Using Safari](#)
  - [On your desktop](#)
  - [On your phone](#)
- c. [Using Internet Explorer](#)
- d. [Using Firefox](#)

### I. How do I keep my progress when re-registering from my mobile app and retrieving my security access key?

- a. [Apple \(IOS Device\)](#)
- b. [Android](#)

## Business Online Banking

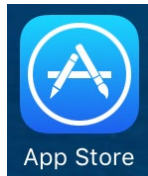
### I. Commonly asked questions:

- a. [If I am not the primary owner, and I am a joint user, what do I need to do to regain access to our online accounts?](#)
- b. [When entering our business name, why does the system not recognize our business as a user?](#)
- c. [How do I fix downloading issues with QuickBooks?](#)

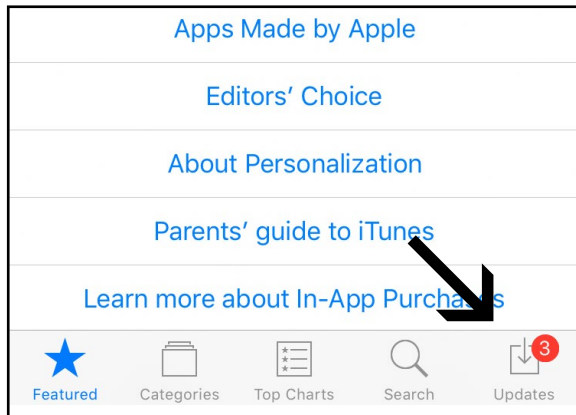


## Apple - Updating your LMCU mobile app

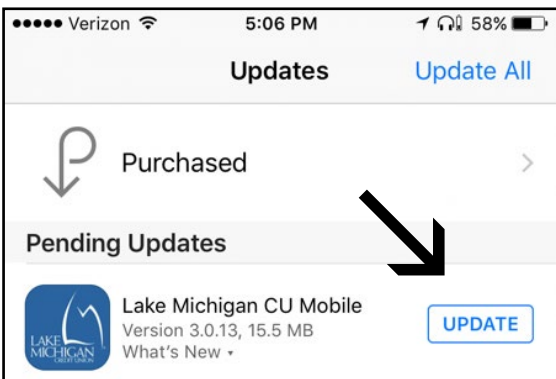
1. Open the “App Store” app.



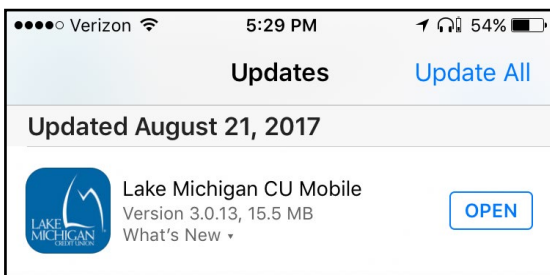
2. Click the “Updates” icon along the bottom.



3. The Lake Michigan CU mobile app will show in one of two places:
  - a. **Pending Updates:** Click “UPDATE” to install the new version of the app.

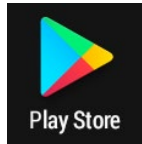


- b. **Updated Month, dd, yyyy:** Congratulations your update of the app was successful!

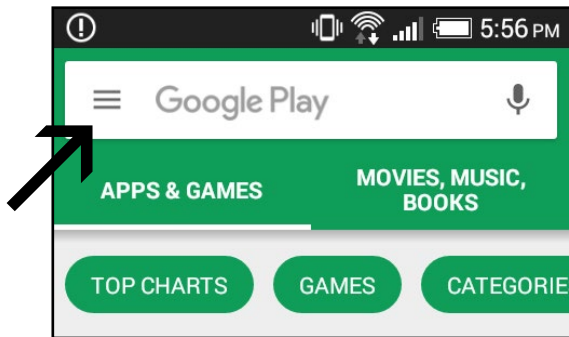


## Android - Updating your LMCU mobile app

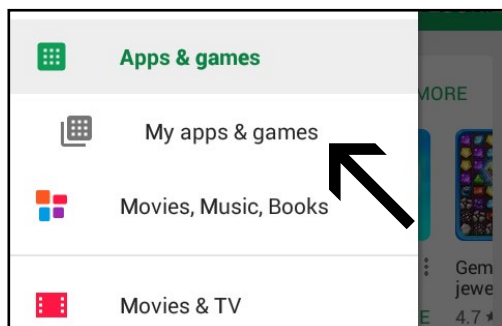
1. Open the “Google Play” app.



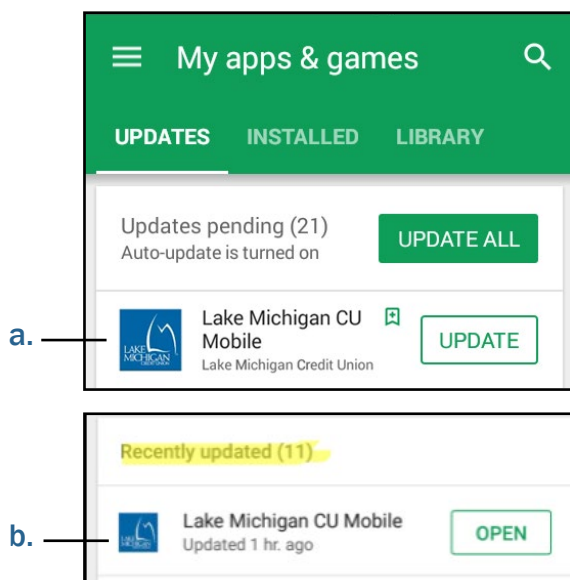
2. Click the 3 Bar icon to open the menu.



3. Click “My apps & games.”



4. The Lake Michigan CU mobile app will show in one of two places:
  - a. **Updates pending:** Click “UPDATE” to install the new version of the app.
  - b. **Recently Updated:** Congratulations, your update of the app was successful!



## Step 1: Re-registering your password

### 1. Open the LMCU mobile app.

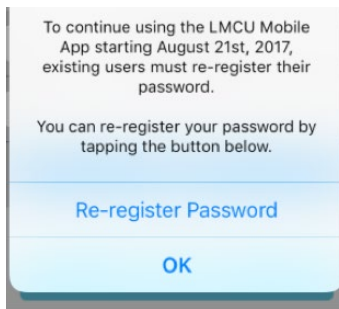
**NOTE:** The LMCU mobile app must be updated on your device.

Please refer to “[Updating your LMCU mobile app](#)” in the previous section.



### 2. The app will prompt you to re-register your password. Click “Re-register Password.”

**NOTE:** When you click “Re-register Password”, it will take you to your web browser and out of the mobile app.



### 3. Fill in all the appropriate fields.

A screenshot of a web browser login page titled "Login To Online Banking". The page has a blue header with "RESET PASSWORD" in white. Below the header are two input fields: "Username" with the text "MaxTheMonkey" and "First Name" with the text "Max". At the bottom right is a blue "Done" button.

### 4. Complete the Password fields.

**NOTE:** You may use the same password as before.

A screenshot of a web browser password change page titled "Login To Online Banking". The page has a blue header with "CHANGE PASSWORD" in white. Below the header is a paragraph of password requirements: "Password: Passwords must be between 8 and 32 characters, and requires two of the four special cases: 1 Upper Case Character (A-Z), 1 Lower Case Character (a-z), 1 Digit (0-9), or 1 Special Character (!#\$%^&\*()\_+[]:;:?./).". Below the text are two input fields: "Password" with the placeholder "Enter Password" and "Confirm Password" with the placeholder "Confirm Password".

### 5. This will complete the process.

You will need to navigate back to the LMCU mobile app unless you would like to continue on the web browser that was opened in [Step 2](#) above.

## Step 2: Verifying your identity

### 1. Open the LMCU mobile app

**NOTE:** You must re-register your LMCU online banking account in order to login to the mobile app. Please refer to [Step 1](#).



### 2. Enter your Username and Password. Click “Login”

A screenshot of the LMCU mobile app login screen. It shows a username field with a masked password '\*\*\*\*\*olt', a password field labeled 'Password', and a blue 'Login' button. Below the login button are two light blue buttons: 'Quick View' and 'Open An Account'.

### 3. You will be asked if you are using a Shared (Public) device or a Personal device.

**NOTE:** If you select “Shared”, you will need to complete this process every time you login with that device. If you select “Personal”, you will only have to complete this process the first time you login with that device.

A screenshot of the 'Multi-Factor Authentication' screen. It has a blue header with a back arrow and the text 'Multi-Factor Authentication'. Below the header is a yellow-bordered box containing the text: 'To verify your identity and to proceed with your login we require a 6 digit Access Key'. Below this is another yellow-bordered box with the question '\*Is this a Shared or Personal device?' and two radio button options: 'Shared' and 'Personal'. A small note at the bottom reads: '\*Note: Shared devices will be prompted every login for an access key'.

### 4. The app will ask you how you want to verify your identity. As soon as you pick an option, it will send you a key code and take you to the next screen where it can be entered.

A screenshot of the verification method selection screen. It has a blue header with a back arrow and the text 'Multi-Factor Authentication'. Below the header is a yellow-bordered box with the question 'How would you like to receive your key?'. Below this are three options, each with a checkmark icon: 'Email', 'SMS Text', and 'Phone Call'.

### 5. Enter the key code. Click “Submit.”

A screenshot of the 'Enter Key' screen. It has a blue header with a back arrow and the text 'Multi-Factor Authentication'. Below the header is a large white input field with a lock icon and the text 'Enter Key'. Below the input field is a blue 'Submit' button.

### 6. This will complete the process and you may begin using mobile banking!

## Verifying your identity commonly asked questions:

- **What is a security access key?**

A security access key is a unique identifier that verifies you are the account holder. It will be sent to you via email, text or phone call based on your preference you selected during the Multi-Factor Authentication in [step 2](#).

- **Why am I not receiving my security access key?**

If you have a new phone number and email that has not been updated in our systems, you will not be able to receive your security access key without contacting us. If this is the case stop into a location near you or call us at **(800) 242-9790**.

- **If I am not the primary account holder, I am a secondary user, what do I need to do to regain access to our online accounts?**

If you are not the primary account holder and had access previously, you must be re-granted access by the primary account holder. The primary account holder will need to create any secondary users who need access to the account in the new online banking. Secondary users won't be migrated to the new system.

**Example:** Other family member, financial manager, business employee login

1. Click **"Profile"**
2. Click **"Manage Users"**
3. Follow the instructions on screen

Once you've been re-registered with your security credentials for online banking, you'll regain access to your online accounts.

## Enabling cookies on your desired web browser

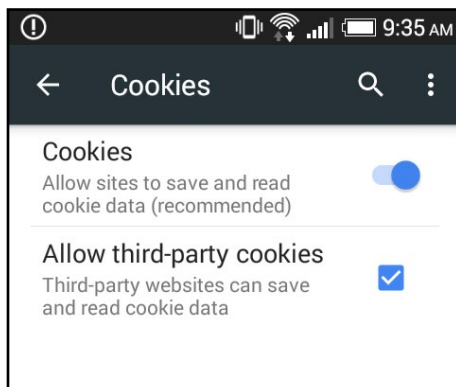
### Steps to enable cookies on Google Chrome:

- **On your desktop:**

1. Click the menu icon on the browser tool bar
2. Select **"Settings"**
3. Click the **"Show advanced settings..."** link
4. Click **"Content Settings"**
5. In the **"Cookies"** section of the dialog that appears, make sure that **"Allow sites to save and read data (recommended)"** is selected
6. Also make sure that **"Keep local data only until you quit your browser"** is **not** selected.

- **On your phone:**

1. Tap on the menu icon on the browser tool bar
2. Select **"Settings"**
3. Under the "Advanced" section select **"Site Settings"**
4. Select **"Cookies"**
5. Under **"Cookies"** turn on **"Allow sites to save and read cookie data"**



### Steps to enable cookies in Safari:

- **On your desktop:** Choose “Safari” > “Preferences” > click on “Privacy”
- **On your phone:** Open your “Settings” app > select “Safari” > under “Privacy & Security” select “Block Cookies”
  - **To change which cookies and website data are accepted on either your desktop or your phone - Select a “Cookies and website data” option and make your selection from one of the following:**
    - a. **Allow from current website only:** Safari accepts cookies and website data only from the website you’re currently visiting. Websites often have embedded content from other sources. Safari does not allow these third parties to store or access cookies or other data.
    - b. **Allow from websites I visit:** Safari accepts cookies and website data only from websites you visit. Safari uses your existing cookies to determine whether you have visited a website before. Selecting this option helps prevent websites that have embedded content in other websites you browse from storing cookies and data on your Mac.
    - c. **Always allow:** Safari lets all websites, third parties, and advertisers store cookies and other data on your Mac.

**NOTE:** If you choose to “Always Block” from any website the issue will remain and you will need to re-authenticate each time you log into online banking.

### Steps to enable cookies in Internet Explorer:

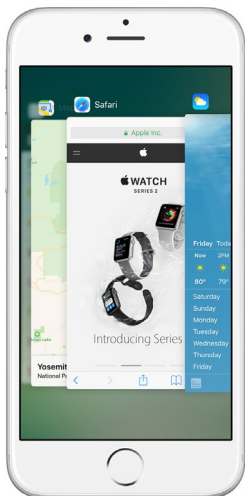
- **For Internet Explorer in Windows 7 through 8.1 desktop browser (IE versions 8 through 11):**
  1. Click “Tools” (the gear icon) > “Internet Options” > “Privacy”
  2. In Settings, move the slider down to “Accept all cookies”, then **OK**

### Steps to enable cookies in Firefox:

1. Click the “Menu” button and choose “Preferences”
2. Set Firefox will to: “Use custom settings for history”
3. Check mark “Accept cookies from sites” to enable cookies

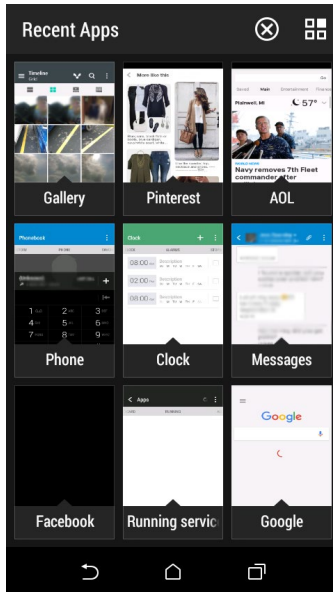
### How to switch between apps without closing out of your LMCU mobile app:

- **Apple or IOS Device**
  4. Double-click the “Home” button to see recently used apps
  5. Swipe left or right to find the app that you want to use
  6. Tap the app



- **Android Device**

1. Locate your recent applications section on your device
2. Tap on **“Recent Applications”**
3. Tap on the desired app to bring the app in front to open your desired app



## **Business Online Banking commonly asked questions**

- **If I am not the primary owner, and I am a joint user, what do I need to do to regain access to our online accounts?**

If you are not the primary owner of the business account and had access previously, you must be re-granted access by the primary owner. The primary owner will need to create any secondary users who need access to the account in the new online banking. Secondary users won't be migrated to the new system.

**Example:** Other family member, financial manager, business employee login

4. Click **“Profile”**
5. Click **“Manage Users”**
6. Follow the instructions on screen

Once you've been re-registered with your security credentials for Online Banking, you'll regain access to your online accounts.

- **When entering our business name, why does it not recognize our business as a user?**

If you are a current LMCU Business user and your account is not recognized, make sure you are using your registered business name that may include “LLC”, “INC”, etc.. This can be found on your past statements that you have been issued. If you do not know what your business name was registered as, please stop by your nearest branch or give us a call at **(800) 242-9790**. To verify your business account, you will need to provide your business' EIN or the business owner's Social Security number.

- **QuickBooks: How to fix downloading issues:**

1. Under the **“Bank Feeds”** center under **“Banking”** Go to **“Disable Bank Feeds”**
2. Select **”Deactivate All Online Services”**
3. Then when you create the **“New Import,”** it will setup another bank feed to tie with the bank on QuickBooks