

## Online and Mobile Banking Enrollment Instructions

Use these instructions to enroll Online and mobile banking for LM FCU. Online banking includes online banking for mobile devices and online banking sometimes referred to as home banking using the link on the LM FCU website.

**Stop! Before starting, please read and gather the following information:**

- If you have already enrolled in the credit union's mobile banking, then you are automatically enrolled in their online or home banking as well. You will use the same user name and the same password to log into both mobile banking and the credit union's online/home banking.
- You must already be a member of the credit union to enroll in online banking.
  
- **You will need**
  - The member number of the account you wish to enroll
  - The email address on the account to be enrolled
  - The date of birth on the account to be enrolled
  
- During the enrollment process a temporary password will be sent to the email address listed. You must have access to the email address in order to complete the process.

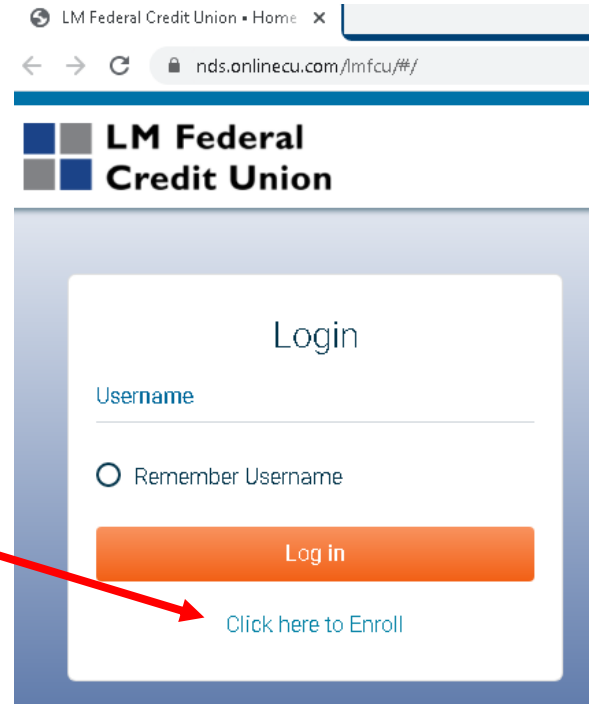
### Step 1 – Add LM Federal Credit Union Mobile Banking App to your Device

To add the free app for LM FCU mobile banking to your device:

1. For IOS devices, go to the App Store. For android devices, go to the Google Play Store.  
**Note:** If unable to find the app for android devices, use this link:  
<https://play.google.com/store/apps/details?id=com.lmfcu.mobilebanking.live>
2. At the search prompt enter **LM Federal Credit Union**.  
Other search accepted terms: LM Federal, LM FCU  
For android, click on "**New**" at the top of the display. The app will appear at the top of the list.
3. Select the LM Federal Credit Union icon and then, for IOS devices click **Download** or **Get**.  
For android devices click **Install**.


### Step 2 – Go to Online or Mobile Banking

1. To open online banking:
  - a. From a mobile device, click the LM FCU mobile banking app on your device or go to this address:  
<https://nds.onlinecu.com/lmfcu/#/>
  - b. From the credit union website, click the **Online Banking Login** link.
  - c. Or, open a browser and go to:  
<https://nds.onlinecu.com/lmfcu/#/>
2. Then, click **Click here to Enroll**.

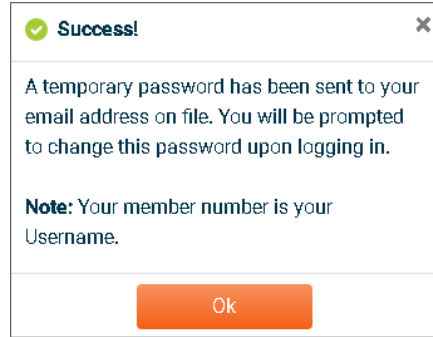


### Step 3 – Enter Enrollment Information

**Note:** All entered information must match the member information on file with the credit union.

1. Enter the Member number **which is your account number**.
2. Enter the email address on the account. A temporary password will be sent to this address.
3. Enter the email address a second time to confirm the address.
4. Enter the member's date of birth in mmddyyyy format.
5. Click the hb disclosure link to review the terms and conditions of use, then check the box to accept the terms.
6. Click **Submit** .

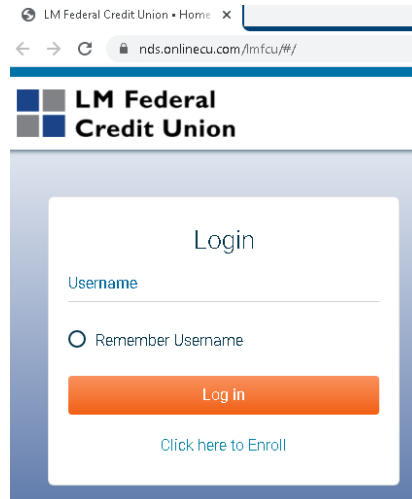
After clicking Submit the following message displays. Click **OK** to continue.



### Step 4 – Log In

The screen displays the online banking log In page. Use your member # as the user name to log in.

1. Enter the member # (**account number**) as the username.
2. Click **Log in** .

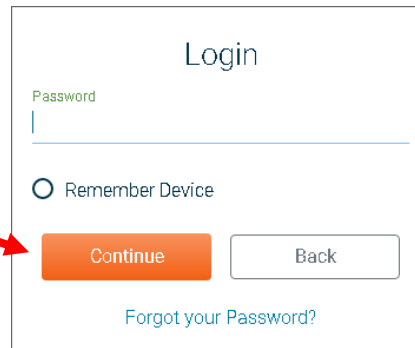


### Step 5 – Retrieve Temporary Online Banking Password

Check your email for the temporary password sent to the email address that was entered in step 3. The email with the password will be from Home Banking Administrator.

**Note:** If you do not receive an email with the password, check your junk email and spam filter. Or, contact the credit union for assistance.

1. Enter the temporary password.
2. Click **Continue** .

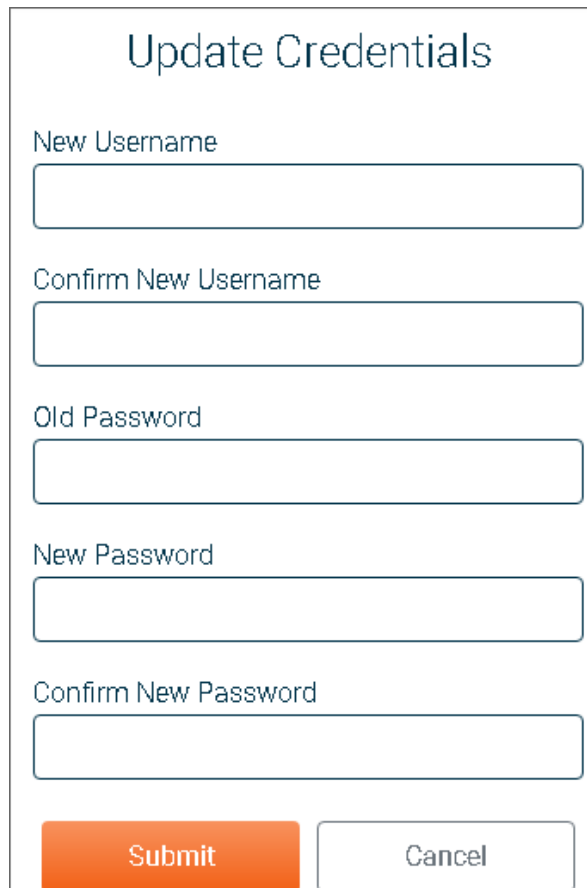


### Step 6 – Update Credentials

At the Update Credentials step you will create your user name and password to use for online banking.

1. Enter the new user name that you wish to use to log in to online banking.  
**User Name guidelines:**  
User names must be 2 – 15 characters, contain at least 1 letter and have **NO special characters**.
2. Enter the new user name a second time to confirm the user name.
3. Enter the temporary password as the old password. This is from the email sent to you.
4. Enter a new password.  
**New Password guidelines:**
  - Minimum of 10 characters
  - include at least 1 upper case letter & 1 lower case letter
  - include at least 1 numeral
  - include at least 1 special character. Examples of special characters are:  
~ ! @ # \$ % ^ & ( ) + ?
5. Enter the new password a second time to confirm it.

6. Then, click **Submit** 



Update Credentials

New Username

Confirm New Username

Old Password

New Password


Confirm New Password


Submit Cancel

## Step 7 – Select Authentication Questions & Confidence Word

Next, select authentication questions and a confidence word. The authentication questions are used to verify your identity when you log into online banking. The confidence word is displayed as another layer of security each time you log into online banking.

1. **Pick 3 authentication questions** from the lists and enter answers to each question.

**Tip:** To see the question choices for each question, click the **right arrow** .

2. Enter your confidence word.  
**Tip:** Certain words may be restricted from use.
3. Carefully review the authentication questions that you selected and your answers. Record your questions and answers and keep this information in a safe place.
4. Double-check your confidence word. Also keep a record of this.
5. Click **Submit** .

Security Questions

What is the name of your first pet? >

Where did you meet your spouse for the first time? >

In what year (YYYY) did you graduate from high school? >

Confidence Word

**You did terrific, you're done!**

After clicking Submit, your online banking home page will display!