

WHAT IS MOBILE BANKING

Mobile Banking is an on-demand service that allows you to access your accounts at First Federal Lakewood from your mobile phone. Users can access their account information 24/7 from any mobile phone via text messaging or with Mobile Web access. Customers with smartphones also have the option of accessing their accounts via a Mobile APP.

REGISTRATION AND ACTIVATION FAQs

Why do I have to register my phone?

Mobile devices must be enrolled to use First Federal Lakewood in order to securely validate that only your device has access to your accounts. To enroll your phone, simply log in to Online Banking, click the “Profile” Link, scroll down to the Mobile Banking Profile tab and click the “Manage Device/s” tab to the right. Follow the instructions in the Mobile Banking site.

MOBILE APP FAQs

Is anyone allowed to download the App?

Most mobile smartphones should be able to download the First Federal Lakewood Mobile Banking App (FFL Mobile) via the Apple App Store or Google Play Store.

Do I have to be enrolled in Online Banking to use the Mobile App?

Yes, to use all of the app’s functions, you must also be enrolled in Online Banking. Visit our home page to sign up for Online Banking at www.FFL.net.

How do I install the App?

You can download the First Federal Lakewood Mobile App by visiting the Apple App Store or Google Play Store and selecting the First Federal Lakewood Mobile App. Terms and Conditions must be accepted before access to the app will be granted.

Which accounts are eligible to be accessed on the First Federal Lakewood Mobile App?

Accounts displayed in Online Banking will also be viewable within the App.

Will activity conducted within the First Federal Lakewood Mobile App immediately affect my account information in Online Banking?

Yes, transactions conducted within the App will be in real time.

Can I use First Federal Lakewood Mobile Banking to pay bills?

Yes. You may access this under the “Payments” tab in the when you log into the App.

Can I transfer between banks?

Yes, you may transfer to accounts that you have at another bank by clicking the “Payments” tab on your mobile device. Select “Popmoney” and enter your account information as instructed.

MOBILE WEB BANKING FAQs

Is Mobile Web Banking secure?

Yes, Mobile Web Banking is a safe and secure product. We conduct a secure enrollment process that establishes a connection between your mobile device and your personal accounts. We never transmit any sensitive information. All account numbers and names are either masked or replaced with nicknames.

How much does it cost to use Mobile Web Banking?

Mobile Web Banking is a FREE service. Fees may be charged by your wireless provider. Please consult your wireless provider for details.

How do I access the Mobile Web Banking service?

The process is very simple and takes less than five minutes.

- Access the Mobile Banking registration website via Online Banking.
- Click the “Profile” link.
- Scroll down to the Mobile Banking Profile tab and click the “Manage Device/s” tab to the right.
- Select Mobile Browser Banking on the Mobile Services page and follow the instructions once you check off to agree to the Terms and Conditions.

Do I need any special usernames or passwords to access the service?

You will need to have your Online Banking password. Enter it when prompted and you will have immediate access to the free service.

What types of things can I do with Mobile Web Banking?

- View account balances
- Review account history
- Pay bills
- Transfer funds between most First Federal Lakewood accounts
- Find a nearby Branch or ATM

Is there a list of handsets that you support?

Yes, please refer to our Certified Device List at <https://www.ffl.net/disclosures>

Are Mobile Web Banking transactions processed immediately?

If the transaction is initiated Monday-Friday, 7:00 am-11:00 pm EST or Saturday, 7:00 am-8:00 pm EST, it will be posted immediately. If the transaction is initiated outside of those hours or on a Sunday or holiday it will post by 7:30 am EST on the next business day.

How long before a session times out on the WAP or APP applications?

The APP default time out period is set to 5 minutes. The WAP default time out period is set to 10 minutes.

FIRST FEDERAL LAKEWOOD MOBILE BANKING TEXT FAQS

Is Text Banking secure?

Yes, Text Banking is a safe and secure product. We conduct a secure enrollment process that establishes a connection between your mobile device and your personal accounts. We never transmit any sensitive information. All account numbers and names are either masked or replaced with nicknames that you choose.

Do I need to enroll for Text Banking?

Yes. The process is very simple and takes less than five minutes.

- Access the Mobile Banking registration website via Online Banking,
- click the “Profile” link at the top of your screen on the right.
- scroll down to the Mobile Banking Profile tab and click the “Manage Device/s” tab to the right.
- Select Mobile Text Banking on the Mobile Services page and follow the instructions once you check off to agree to the Terms and Conditions.

How do I use Text Banking?

- Begin a new text message on your mobile phone
- Enter the First Federal Lakewood Text Banking Short code “48179” in the “To” field
- Enter your Text Banking command in the Message field. For example:
 - bal = balance
 - hist = history
- Click Send

Can I enroll more than one mobile device to access Text Banking?

Yes, you may do this by:

- Accessing the Mobile Banking website via your Online Banking.
- Click the “Profile” link,
- Scroll down to the Mobile Banking Profile tab and click the “Manage Device/s” tab to the right.
- Select “Add another phone” on the Mobile Banking Main Menu Page. Follow the instructions for registering another phone.

What if I change my mobile number or device?

You may do this by accessing the Mobile Banking website via your Online Banking.

Click the “Profile” link.

- Scroll down to the Mobile Banking Profile tab and click the “Manage Device/s”
- Tab to the right. Select “Add another phone” on the Mobile Banking Main Menu Page.

Follow the instructions for registering another phone.

What can I do with Text Banking?

- View account balances
- Review account history
- Receive alerts

Where do I send my text commands?

Send your Text Banking commands to the short code 48179

How long should it take to receive a text message?

Typically, responses arrive within 10-15 seconds, but timing may vary.

Can business accounts that have Online Banking access and use Text Banking?

Yes, Text Banking is available for Small Business and Consumer accounts that are enrolled in our Online Banking service

Is Text banking case-sensitive?

No. Commands can be sent as upper-case, lower-case or a mixture of both.

Why do I receive multiple messages with Pg1/2, Pg2/2?

Text messages are unique in that they can only hold 160 characters. Some commands require multiple messages to return all of the necessary information.

What if my mobile device is lost or stolen?

- Log in to Online Banking and select the “Profile” link at the top right of the landing page.
- Scroll down to Mobile Banking and click “Manage Device/s”
- Click on the drop down menu next to “I want to” and select “Stop using this phone for mobile.”
- You may also contact our Customer Care Center at 800-966-7300 during business hours.

When I type BAL, I receive balances for ALL my accounts. Is this right?

Yes, this is normal.

How much does it cost to use Text Banking?

First Federal Lakewood does not charge for the service; however, standard message charges apply. Consult your wireless provider for details.