Digital Banking Guide

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Digital Banking Overview

With Lone Star Credit Union's newest digital banking platform, you can access your accounts, make a payment, or even send us a message anytime day or night. Best of all, you can create custom alerts and be notified by text or email about your account balances, transaction amounts, loan payment reminders, and more. Get started by enrolling today at **lonestarcu.org.**

Digital Banking Services
- Check your account balances and view recent activity
- Transfer money between internal and external accounts
- View, download, or print your monthly statements and other documents
- Set-up and manage custom alerts
- Send a secure message to LSCU
- Open a new savings or checking account
- Apply for a loan

How To Enroll In Digital Banking

1. Visit lonestarcu.org and in the digital banking box, click **LOG IN.**

2. The digital banking sign in page at banking.lonestarcu.org will be displayed.

4. Click **Enroll.**

5. Enter your **Account Number**, **Social Security Number**, and **Date of Birth** and click **Continue**.

Please note: your account number should not be entered with any leading zeros. The information must match what is currently on your account records.

6. Enter a **Username** and **Password** of your choice.

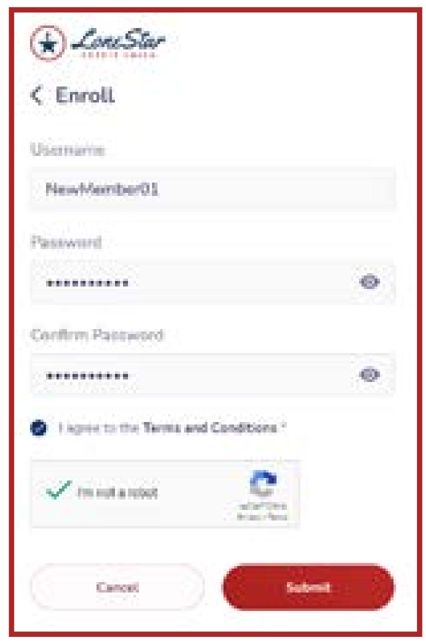
7. After reading the **Terms and Conditions**, click the radio button to agree. Complete the reCAPTCHA process and click **Submit**.

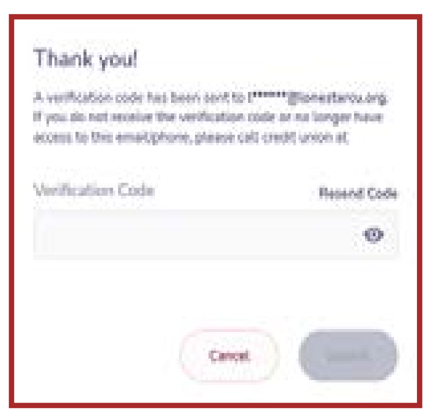
8. A pop-up box will appear and ask for a **verification code**. As part of the multi-factor authentication security process, a verification code will be sent to the email address on your account record. Enter the **verification code** received in your email and click **Submit**.

Please note: your email address will appear partially masked in the pop-up box. If this is not your email address, contact us to update your account information.

9. If successful, you will be logged in to the digital banking dashboard.

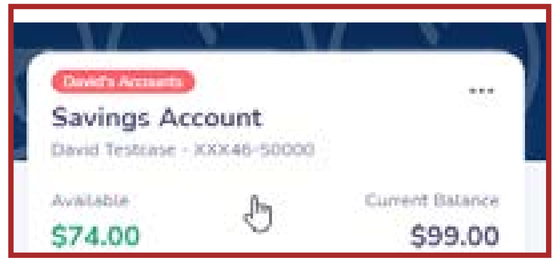
After initial enrollment, you will be sent a verification code each time you log in. Select Remember Device on the log in screen to disable this security feature.





Digital Banking Basics

View Account Activity



1. From the **Dashboard**, click the account tile you wish to view.

2. The **History** tab will show a list of recent transactions. You can **Search** for a specific transaction or filter account activity by category or date range. Transactions can also be filtered by **Posted**, **Pending**, and **On Hold**.

3. The **Account Info** tab will provide information such as MICR Number, Account Open Date and more.

Print or Download Account Activity

1. From the **Dashboard**, click the account tile you wish to view.

2. Click **Print** to print transaction history.

3. Click **Download** and set the date range.

4. Select the file format and click **Download**.

Send a Secure Message

1. From the **Dashboard**, click **More** and then **Secure Message**.

2. Type your message and click **Send**.

3. A pop-up will appear confirming your message was sent. A representative will respond within one business day.

4. Click **OK** and you will be taken back to the **Messages** screen.

Set Up an Alert

1. From the **Dashboard**, click **More**.

2. Click **Alerts**.

3. Click **Add a New Alert**.

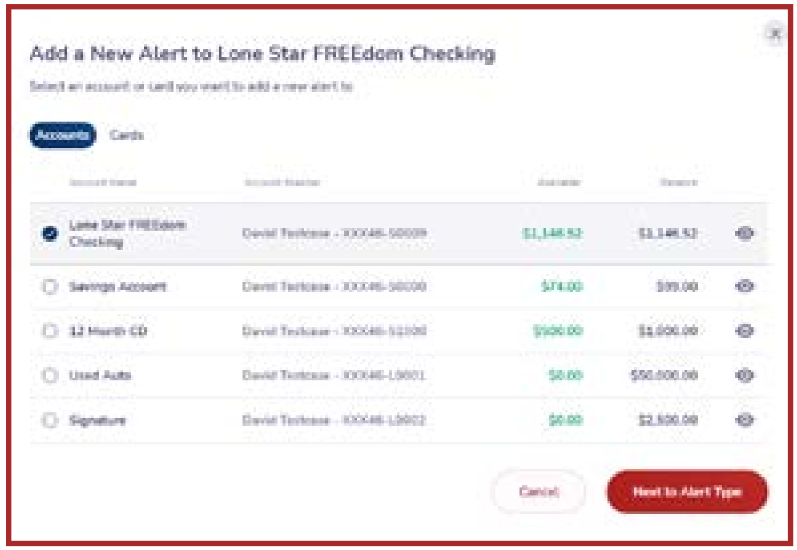
4. Select the **Account** or **Card** you want to add an alert on and click **Next to Alert Type**.

5. Select the type of alert and click **Next**.

6. Complete the alert settings to customize your alert.

7. Select how you would like to receive the alert.

8. Click **Save**.



Transfer Between Internal Accounts: Move Money Between Your LSCU Accounts

Option 1

1. From the **Dashboard**, click **Transfer Money**.

2. Ensure **Internal Account** is highlighted and select the account you want to transfer money from.

3. Step 2 will appear on the right side of the screen. Select the account you want to transfer to and click **Continue**.

4. Verify the information that you want to send money from and to are correct. If not, click **Go Back**.

5. If the information is correct, enter the **Amount** and **Date**.

6. Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date**, if needed. A **Memo** may be added. Click **Continue**.

7. Review the transfer information and click **Go Back** to make changes or **Continue** to complete the transfer.

Option 2

1. From the **Dashboard**, click on the account tile you want to transfer money **TO**.

2. Click the  icon and select the account you want to transfer money **FROM**.

3. Step 2 will appear on the right side of the screen. The account you selected from the Dashboard will appear. Click **Continue**.

4. Verify the information that you want to send money from and to are correct. If not, click **Go Back**.

5. If the information is correct, enter the **Amount** and **Date**.

6. Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date**, if needed. A **Memo** may be added. Click **Continue**.

7. Review the transfer information and click **Go Back** to make changes or **Continue** to complete the transfer.

Make a Payment to a LSCU Loan from a LSCU Account

Option 1

1. From the **Dashboard**, click on **Transfer Money**.

2. Select the account you want to transfer money from.

3. Select the loan account you want to make a payment on and click **Continue**.

4. Verify the correct loan account is listed. If not, click **Go Back**.

5. If the loan account is correct, select the **Payment** option. If you select **Minimum Payment Due**, the **Amount** will be populated with the payment amount. The **Date** will default to today's date but can be changed.

6. Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date**, if needed. A **Memo** may be added. Click **Continue**.

7. Review the transfer information and click **Go Back** to make changes or **Continue** to complete the payment transfer.

Option 2

1. From the **Dashboard**, click on the loan account tile you want to make a payment **TO**.

2. Click **Pay Loan** or the icon and select the account you want to transfer money **FROM**.

3. Step 2 will appear on the right side of the screen. The loan account you selected from the **Dashboard** will appear. Click **Continue**.

4. Verify the correct loan account is listed. If not, click **Go Back**.

5. If the loan account is correct, select the **Payment** option. If you select **Minimum Payment Due**, the **Amount** will be populated with the payment amount. The **Date** will default to today's date but can be changed.

6. Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date**, if needed. Click **Continue**.

7. Review the transfer information and click **Go Back** to make changes or **Continue** to complete the payment transfer.

Enhanced Features

Customize the Dashboard

Use the **Tile View** and **List View** icons in the upper right corner of the **Dashboard** to select how your accounts are displayed on the **Dashboard**. To further customize your **Dashboard**, click the **Dashboard Customization** gear icon in the upper right corner of the page.

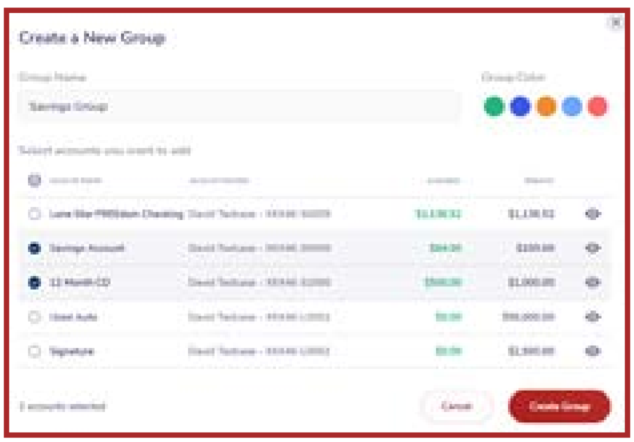
Create a New Group

1. Click **Create a New Group**.

2. Add the **Group Name** you would like to use and choose a **Group Color**.

3. Select the accounts you want to add to this group.

4. Click **Create Group**.

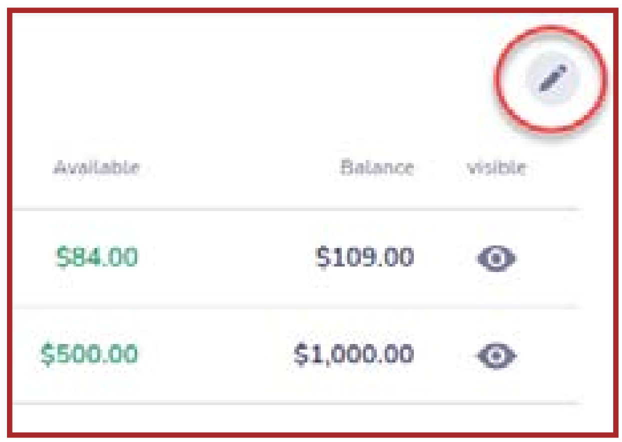


Edit a Group

1. Find the group you wish to edit and click the **pencil icon** in the top right hand corner of the group.

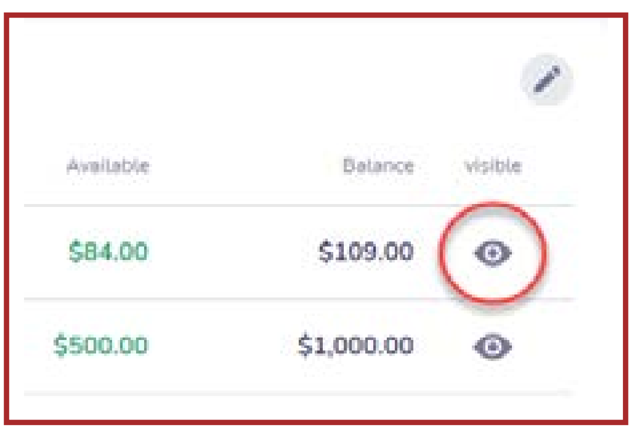
2. You may add or delete accounts in the group, rename the group or change the group color.

Once you have made your changes, click **Save**.



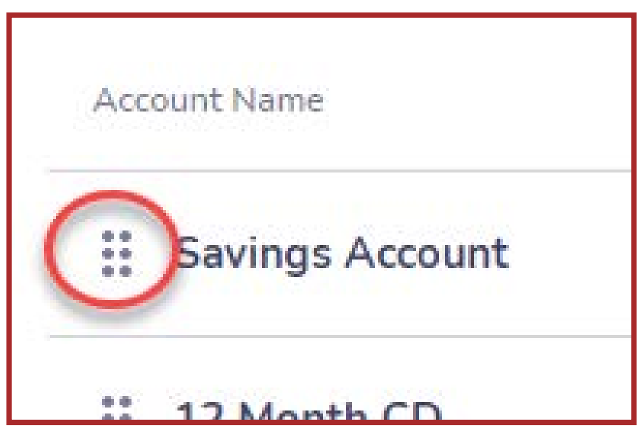
Hide and Unhide Accounts

1. Under the column labeled **Visible**, click on the **eye icon** to hide/unhide the account.



Rearrange Accounts

1. Using the **dot icons** on the left side of the group name, click and drag to move accounts in your desired order.



Set Up Contacts for Person to Person Transfers

Lone Star Credit Union Members can send money from their Lone Star Credit Union account to anyone that has an account at a financial institution. You must have an email or phone number for the person you want to send money to.

1. From the **Dashboard**, click **My Finance**.

2. Click **My Recipients** and select **Contacts**.

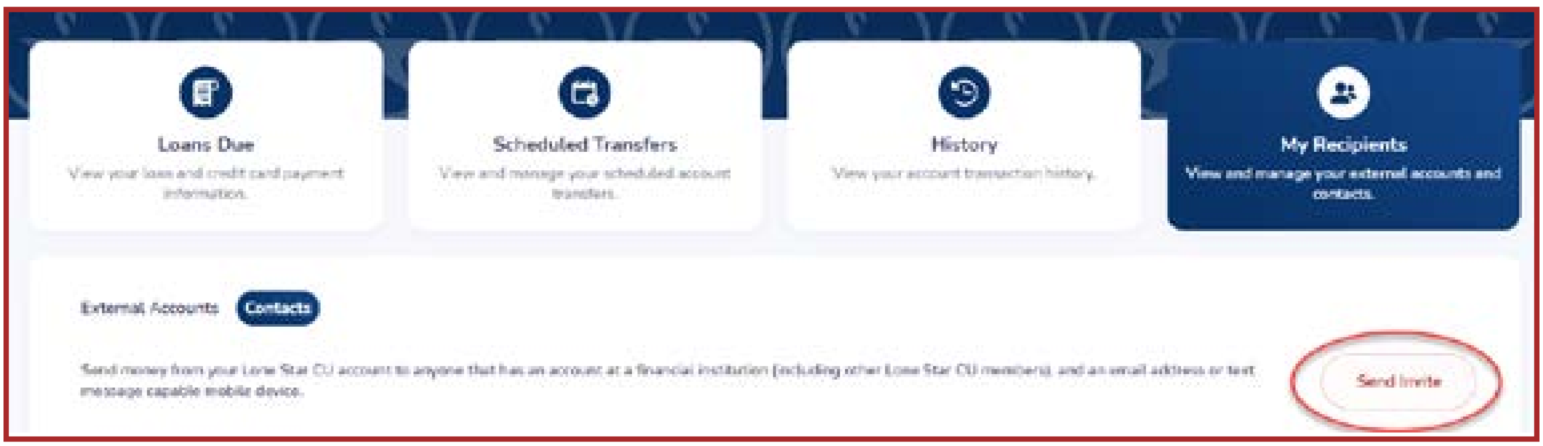
3. Click **Send Invite** to add a recipient.

4. A pop-up box will appear. Enter the **Name** and **Email or Phone Number** of the person you want to send money to.

5. Click **Send Invite**.

Please note: The recipient will receive an invite to their email or phone with a link. To accept the invite, the recipient must click the link and input their name, bank name, and routing number as well as their account type, and account number.

6. The recipient must **Accept Invite** before money can be transferred. Transfers will take five business days to settle.



Set Up Accounts for External Transfers

External account transfers can be used to transfer money to or from your Lone Star Credit Union account to or from your account at another financial institution.

1. From the **Dashboard**, click **My Finance**.

2. Click **My Recipients** and select **External Accounts**.

3. Click **Add External Account** and enter **Bank Name, Routing Number**, **Account Number**, and **Account Type**.

4. Click **Save Account**.

Person to Person Transfers from a LSCU Account

1. From the **Dashboard**, click **Transfer Money**.

2. Select the **Internal Account** you want to transfer money from.

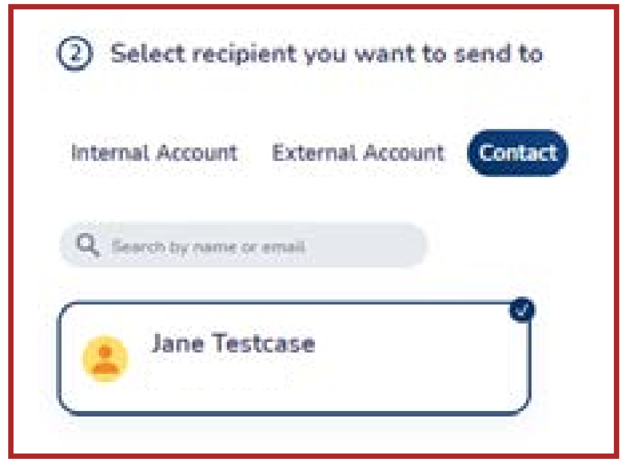
3. Step 2 will appear on the right side of the screen. Choose **Contact** to transfer money to a recipient you have set up as a contact.

4. Click **Continue**.

5. Enter the **Amount** and **Date**. Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date**, if needed.

6. Click **Continue**.

7. Review the transfer information and click **Go Back** to make changes or **Continue** to complete the transfer.



External Transfers from a LSCU Account

1. From the Dashboard, click **Transfer Money**.

2. Select the **Internal Account** you want to transfer money from.

3. Step 2 will appear on the right side of the screen. Choose **External Account** to send money to your account at another financial institution.

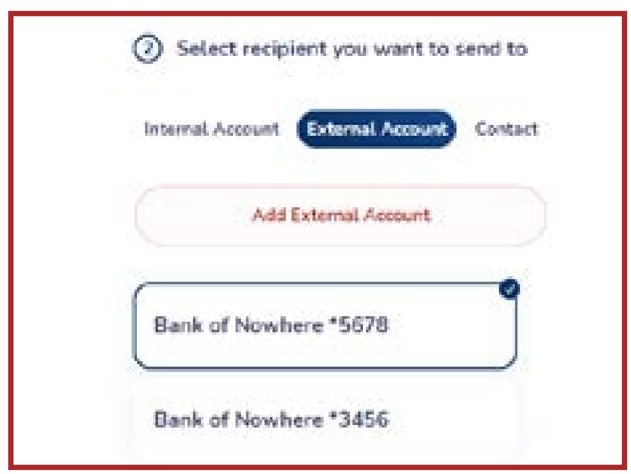
4. Click **Continue**.

5. Enter the **Amount** and **Date**. Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date**, if needed.

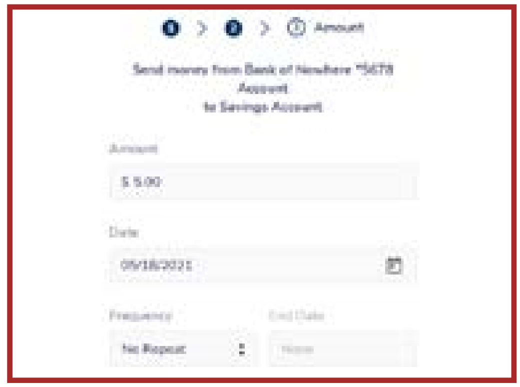
6. Click **Continue**.

7. Review the transfer information and click **Go Back** to make changes or **Continue** to complete the transfer.

Please note: external transfers to another financial institution may take up to three business days to settle.



External Transfer from Another Financial Institution



1. From the Dashboard, click **Transfer Money**.

2. Choose **External Account** and select the account you want to transfer money from.

3. Step 2 will appear on the right side of the screen. Choose **Internal Account** to choose the account you wish to transfer money to.

4. Click **Continue**.

5. Enter the **Amount** and **Date**. Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date**, if needed.

6. Click **Continue**.

7. Review the transfer information and click **Go Back** to make changes or **Continue** to complete the transfer.

Please note: the first time a transfer is initiated from another financial institution, a micro deposit will be sent to validate account ownership. Once the micro deposits have been verified, transfers from the institution can settle the next business day but may take up to three business days.

View Your LSCU Debit and Credit Cards

1. From the **Dashboard**, click **Cards.**

Turn Debit Card On and Off

1. From the **Dashboard**, click **Cards**.

2.Select **Block Card**.

3. To unblock your card, select **Unbock Card**.

Update Contact Information

1. From the **Dashboard**, click **More**.

2. Select **Profile Settings** and update contact information you wish to change.

3. Click **Save Changes**.

4. A pop-up box will appear requiring a verification code. Select the mobile phone or email option in which you choose to receive the code.

5. Click **Get Code**.

6. Enter the Verification Code and click **Update Profile**. You will receive a confirmation email or text.

Documents

Manage Statement Delivery Preferences

1. From the **Dashboard**, click on **More**.

2. Click **Documents** and select the account you want to manage.

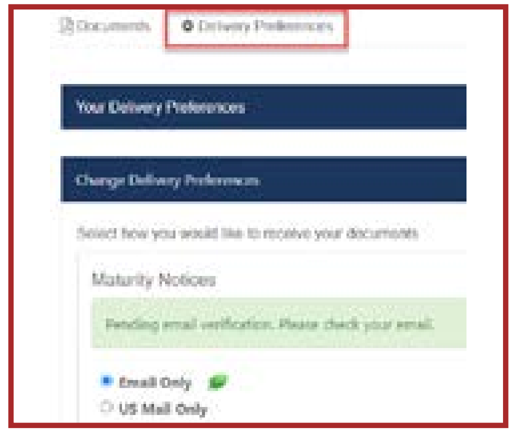
3. The documents page will display in a new tab. Select the **Delivery Preferences** tab next to **Documents** at the top of the screen.

4. Select your delivery preference under **Change Delivery Preferences/ eStatements**.

5. When choosing the **Email Only** delivery preference, you will be prompted to enter your email address.

Please note: you will receive an email in which you must verify your email address before enrollment is complete.

6. Click on **Terms of Use** to view the disclosure. Check the box to accept all terms of use and click **Save Preferences**.



View eStatements

1. From the **Dashboard**, click on **More**.

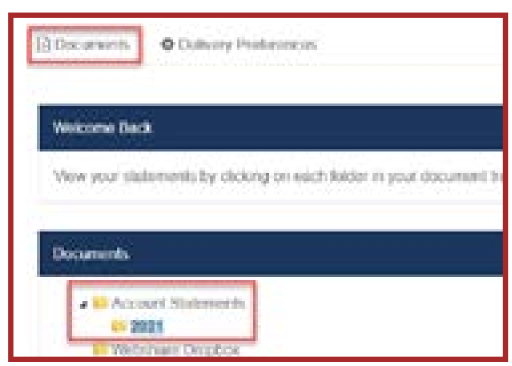
2. Click **Documents** and select the account you want to view.

3. The documents page will display in a new tab. Under **Documents** click on **Account Statements**. Then click on the year followed by the month of the statement you wish to view.

Please note: If you're not already receiving eStatements, change your delivery preference on the Delivery Preferences tab.

4. The statement will download and appear in a pop-up. Click on the statement PDF file.

5. The PDF file will display in a new window. You can print or save the file by clicking on the download or print icons at the top of the page.



eStatement Notifications

If you are enrolled in eStatements, you will receive an email notification (at the email address provided in the **Delivery Preferences** section) when your documents are available in digital banking.

- To ensure you receive the notifications, please add d**onotreply@lonestarcu.org** to your email address book.
- Please do not reply to the notification email as the address is not monitored. If you have a question, please send a secure message in digital banking, email us at info@lonestarcu.org, chat with us online, or give us a call at 800.588.6928.

LSCU App

Download the LSCU App

1. From your mobile device, go to the **App Store** or **Google Play Store** and search for LSCU.
2. Download the LSCU app.

Access the LSCU App

1. Select the **LSCU app** icon on your mobile device.
2. Log in using your current digital banking **Username** and **Password**. If you have not yet enrolled in digital banking, you will need to do so before you can use the LSCU app.

Customize Your Dashboard

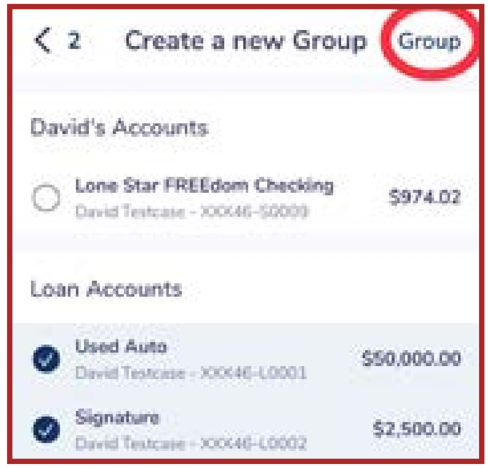
Hide/Unhide Accounts

1. **Swipe left** to hide or unhide an account.

Create a Group

At the bottom of the dashboard tap the **customize dashboard tile.**

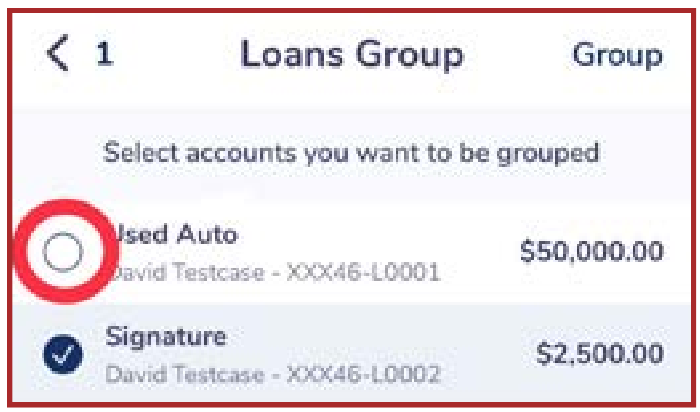
1. Tap on **new group.**
2. Select the accounts you want to add and **tap group.**
3. Enter your **group name.**
4. Tap **create group.**



Edit a Group

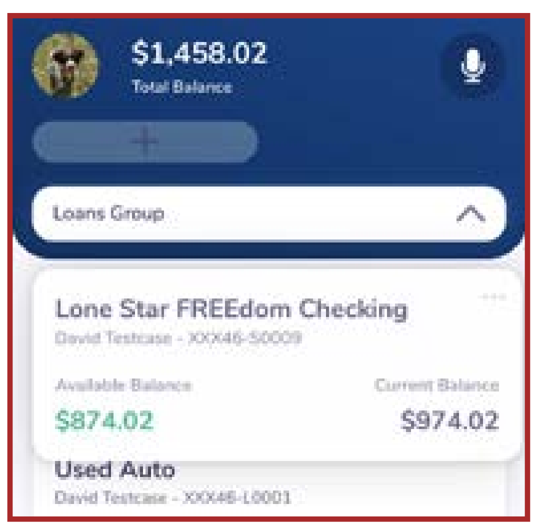
At the bottom of the dashboard tap the customize dashboard tile.

1. Tap the group you wish to edit.
2. You will have the option to edit the group name.
3. Tap save and continue.
4. Make the appropriate changes.
5. Tap group at the top of the screen.
6. Tap done to return to the dashboard.



Rearrange Accounts

1. Tap and hold the **account** you wish to move
2. Move the **account** on the screen
3. Note that any changes made in mobile will be reflected in the desktop version



Update Contact Information

1. Tap the **profile icon** in the top left corner of the screen.

2. Tap **edit** on the top right corner of the screen.

3. Tap make changes and **save.**

5. Choose email or text for the **validation code.**

6. Enter the **validation code.**

7. Your changes will be saved.

Mobile Deposit

Mobile Deposit empowers you to deposit checks at your convenience using your mobile device's camera. Sometimes it may also be referred to as Remote Deposit Capture (RDC).

Make a Deposit

1. Launch the LSCU app and log in. Tap the **red plus sign**.

2. Tap **Remote Deposit** and then **Deposit Check**.

3. Tap the **account** you want to **deposit** to.

4. Read the **Remote Deposit Guidelines** and tap the box to indicate you have read the guidelines.

Please note: You may tap "Don't show again" to prevent the guidelines showing with each deposit.

5. Tap **Start Deposit**.

6. Tap the **camera icon** to take a picture of the front of the check.

7. Read the **Check Endorsement Guidelines** and tap the box to indicate you have read the guidelines.

Please note: You may tap "Don't show again" to prevent the guidelines showing with each deposit.

8. Tap **Continue**.

9. Tap the **camera icon** to take a picture of the back of the check.

10. Enter your check amount and tap **Continue**.

11. Review the Mobile Deposit and tap **Confirm** if the deposit is correct.

12. A deposit confirmation screen will appear.