

How To Guide For Our New Digital Banking Solution

For more information, visit loccreditunion.com or call us at 800-837-4562



How to Login

- Visit the app store on your mobile device or tablet and download the latest version of our new Digital Banking Application (LOC Mobile)
- Launch the application. Then, enter your current digital banking username and password
- Select "Login"
- Read the disclosure and select "Agree"
- Verify your identity by entering personal information associated with your account (username, account number, Social Security number and e-mail address)
- Choose to receive your temporary password by email or text
- Select "Login"
- Enter your username and temporary password
- Next, you'll need to create a new password. Be sure it meets the following security requirements:
 - At least (10) characters
 - At least (1) lowercase letter
 - At least (1) uppercase letter
 - At least (1) number
 - At least (1) special character

What You Can Expect From Our New Digital Banking Solution

Once you log in, you'll find a new dashboard layout and a convenient snapshot view of all of your existing LOC accounts. You can easily rearrange the dashboard according to your preferences. You'll enjoy a seamless experience on any device, plus added features and functionality like:

- Comprehensive credit score analysis and reporting
- Financial wellness tools for spending, saving and financial management
- Customized account alerts and optional notifications to keep you in control of your finances

How to Add Account Alerts

Along with email alerts, the new solution allows push notifications to your mobile device. Go to "Tools". Select "Alerts". Then, configure your alert settings.

You will also have the option to sign up for SMS alerts. To enable, go to "Settings". Select "Contact". Then, configure your mobile number settings to receive SMS alerts.

Let's win together.



How to Add External Accounts

You can now have a full, 360° view of all your financial accounts in one convenient location. You can add other accounts for easy viewing and transacting, including other checking and savings accounts, loans, credit cards, mortgages and more.

Adding External Accounts for Viewing Only

- From the Dashboard select “More”. Then, “Settings”
- Choose the “Accounts” tab
- Select “Link an External Account” in the upper-right corner
- Type the name of your other financial institution. Select an external financial institution from the pre-populated list
- Verify the institution name and login URL, then enter your login credentials for that site
- Once added, your account details will begin to populate. (This process may take a few minutes)

Adding External Accounts for Transfers (ACH)

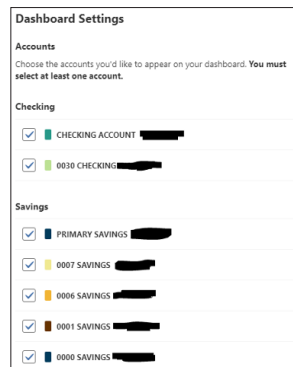
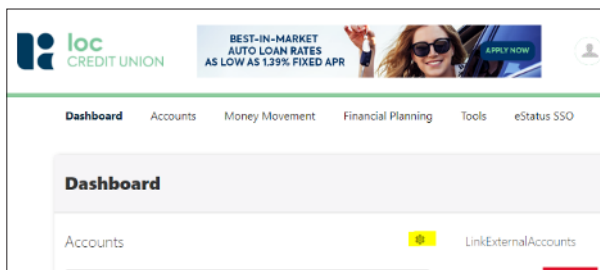
- From the Dashboard select “More”. Then, “Settings”
- Choose the “Accounts” tab
- Select “Link an External Account” in the upper-right corner
- Provide the account type, routing number and account number of the external account you’d like to add. You can also enter a nickname to help identify each account
- Once added, your account details will begin populate. (This process may take a few minutes)
- You’ll now find these external accounts in your Accounts Widget and in the Dashboard Accounts Module

How to Hide Accounts

You can hide an account on the Dashboard without affecting your ability to transfer to and from that account. However, if you hide your account in the Accounts widget, you will no longer be able to transfer funds to or from that account. To regain access to an account, go to “Settings” and modify it under the Accounts tab.

Hiding Accounts Through the Dashboard:

- On your Dashboard, click the gear icon
- Uncheck any account you’d like hidden



Hiding Accounts Through the Accounts Widget*:

- Hover over the Accounts tab and select “Accounts”
- Select the pencil to edit account details
- In the drop-down menu, select the account you’d like hidden
- Check the box to “Hide This Account”

**Please note, if you hide your account this way, you will not be able to transfer funds to/from that account.*

