

Mobile and Online Banking Enrollment Instructions

Use these instructions to enroll in online and mobile banking for L'Oréal USA FCU. Online banking includes online banking for mobile devices and online banking (sometimes referred to as home banking) using the link on L'Oréal USA 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 L'Oréal USA FCU Mobile Banking App to your Device

Note: This step only pertains to mobile banking. If you are not using any type of mobile device for online banking you can skip to step 2.

To add the free app for L'Oréal USA FCU mobile banking to your mobile device:

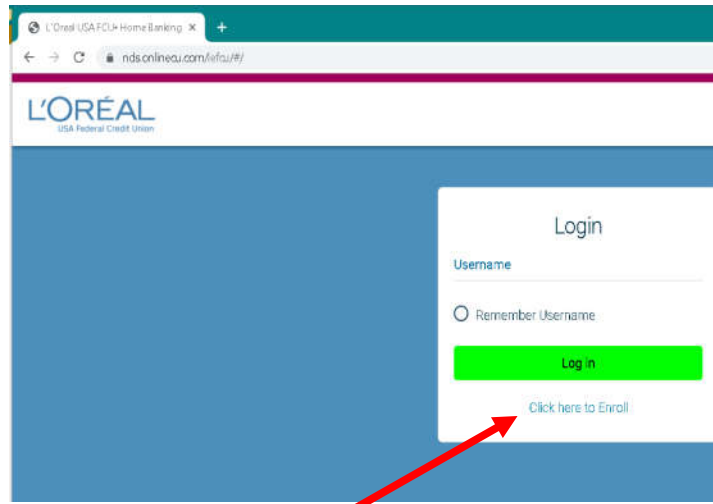
1. For IOS devices, go to the App Store. For android devices, go to the Google Play Store.

2. At the search prompt enter **L'OrealUSA FCU, L'Oreal, L'Oreal USA, L'OrealUSA Federal Credit Union, or L'Oreal Federal Credit Union.**

3. Select L'Oréal USA FCU icon and then, for IOS devices click **Download** or **Get**. For android devices click **Install**.

Step 2 – Go to Online Banking


1. To open online banking:
 - a. From a mobile device, click the L'Oréal USA FCU mobile banking app on your device or go to this address:
<https://nds.onlinecu.com/lefcu/#/>
 - b. From the credit union website, click the **Online Banking** link.
 - c. Or, open a browser and go to:
<https://nds.onlinecu.com/lefcu/#/>

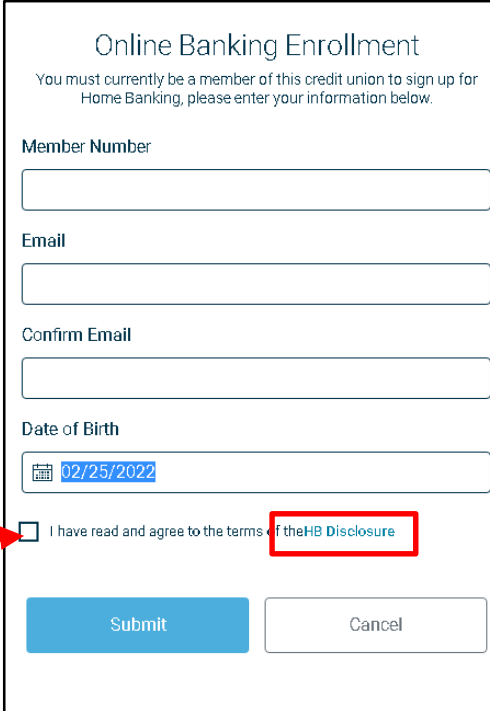


2. Then, click **here to Enroll**.

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.
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** .



Online Banking Enrollment

You must currently be a member of this credit union to sign up for Home Banking, please enter your information below.

Member Number

Email

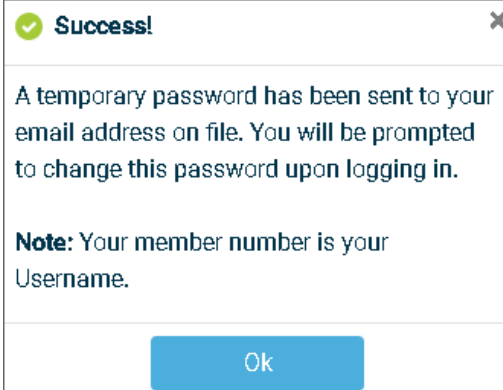
Confirm Email


Date of Birth

I have read and agree to the terms of the [HB Disclosure](#)

Submit Cancel

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



 **Success!**

A temporary password has been sent to your email address on file. You will be prompted to change this password upon logging in.

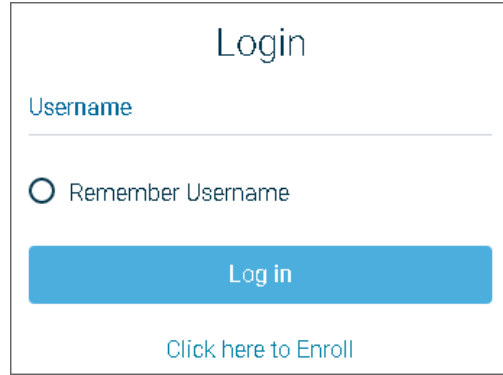
Note: Your member number is your Username.

Ok

Step 4 – Log In

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

1. Enter the member # as the username.
2. Click **Log in** .

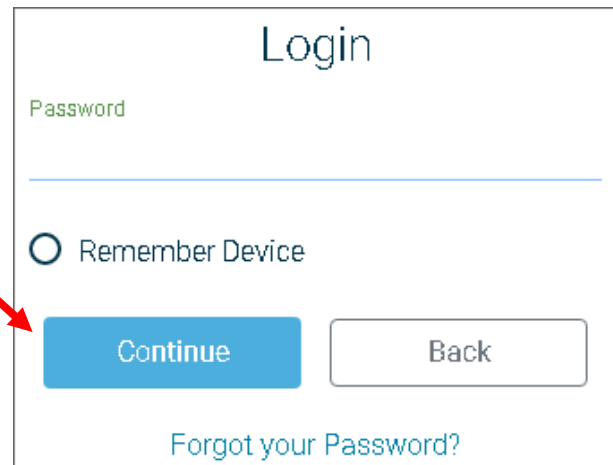


Step 5 – Retrieve Temporary Online Banking Password

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 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**.

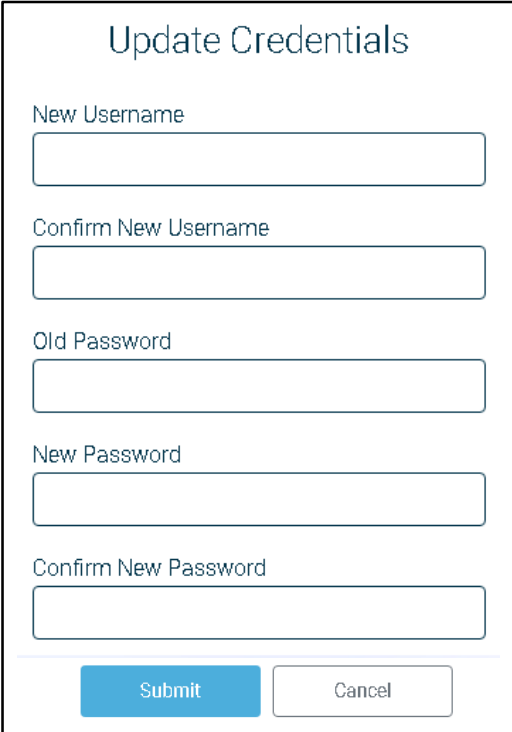
2. Enter the new user name a second time to confirm the user name.
3. Enter the temporary password as the old password.
4. Enter a new password.

New Password guidelines:

- Minimum of 8 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


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!