



Online Banking User Guide

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Profile Set Up and Login

First Time Login using a Password:

1. Go to **lakelandcreditunion.com** and click **Sign In**, located on the top-right.
 2. Enter the **19-digit debit card number**.
 3. Choose a unique **username** (max. 35 characters) as this username cannot be changed.
 4. Enter a **password** (min. 10 characters) with at least one uppercase, one lowercase letter and one number.
 5. Enter your **mobile number** or **email address**.
 6. If the contact information you enter does not match what we have on file, you will receive a verification code. Enter that **code** in the pop-up screen. If the information you provided matches our files, you won't have to perform this step.
 7. If everything is correct, click **Create user profile** to finish up.
- The next time you come back, simply use your new username and password to sign in.

First Time Login using Date of Birth:

1. Go to **lakelandcreditunion.com** and click **Sign In**, located on the top-right.
 2. Enter your **19-digit debit card number**
 3. To verify your identity, enter your **date of birth** and either the **mobile number** or **email address** we have on file for you.
 4. You will receive a verification code - enter that **code** in the pop-up screen.
 5. Choose a unique **username** (max. 35 characters) as this username cannot be changed.
 6. Enter a **password** (min. 10 characters) with at least one uppercase, one lowercase letter and one number.
 7. If everything is correct, click **Create user profile** to finish up.
- The next time you come back, simply use your new username and password to sign in.

View Account Activity & eStatements

View Account Activity: *View, print, or export up to 1 year of account activity.*

On top menu bar: Click **Accounts > View Transactions**. On the next page, click to select desired account and view the past 30 days of transactions. To view specific statement items or change the timeline, use the Filter icon.

View eStatement: *Access up to 7 years of account statements.*

On top menu bar: Click **Accounts > View eStatements**. On the next page, click to select desired account then open the dropdown list for the specific year and select the desired month.

Bill Payments

Add a Payee in Bill Payments: *Quickly add a bill payee to your membership profile.*

On top menu bar: Click **Transfers & Payments > Manage Payees**. On the next page, click **Add Payee**. On the following page, start typing in the name of the bill payee in the **Payee Name** field to display, a list of options will display under Results. Click on the applicable bill payee to select it then enter the bill account number in the Payee Account Number field. Click Continue. Confirm the details on the next page then click Continue. Enter your One Time Password received via text or email in the Confirmation Code pop up. Click Continue.

Delete Payee from Bill Payments: *Quickly remove a bill payee from your membership profile.*

On the top menu bar: Click **Transfers & Payments > Manage Payees**. On the next page, locate the bill payee to be deleted. Click the delete icon to the right of the desired payee. On the next page, review the bill payee details then click Continue.

Make a Bill Payment – Immediate or Scheduled: *Immediate payments made prior to 10:20pm will complete the same day, bill paid after this time will complete the following day.*

On the top menu bar: Click **Transfers & Payments > Pay Bills**. Multiple bill payments can be made at the same time; to make an immediate or scheduled bill payment: Click to select the desired account the payment is to come from. Locate the bill payee from the Pay To list, enter the: Amount and Payment Date (either a current or future date), then click Continue. On the next page, review and confirm the bill payment details, then click Continue.

Make a Bill Payment – Recurring: *Use this frequency when the same amount is to be paid to the same bill payee on a set frequency. i.e. every week, every month.*

On the top menu bar: Click **Transfers & Payments > Pay Bills**. On the next page, click to select the desired account the payment(s) is to come from then click the **Scheduled recurring payments** icon. Using the **Payee Name** dropdown list, locate and select the desired bill payee. In the Recurring Payment Details section, enter the: **Amount, Payment Frequency, Start Date, & End Date** (max. 10 years). Click Continue. On the next page, review and confirm the bill payment details, then click Continue.

Delete a Bill Payment: *Use this function to cancel a bill payment the same day it was completed.*

***Bill payments can only be deleted prior to 10:20 pm on the same day as being completed.**

To delete a bill payment, on the top menu bar: Click **Transfers & Payments > View Scheduled Payments**. On the next page, locate the bill payment to be deleted and click the delete icon to the right of the payment. On the following page, review and confirm the bill payment details being deleted, then click Continue.

Transfer Funds

Making a Transfer – Immediate, Scheduled, or Recurring: *Use this function to transfer funds to another of your own chequing, savings, loan, or registered variable accounts.*

On the top menu bar: Click **Transfers & Payments > Transfer Funds**. On the next page, click to select the desired account the transfer is to come from. Using the **My Account** dropdown list, select the account the transfer is to go to. Enter the amount and click one of the following transfer options: Immediate, Schedule (select a future date), or Recurring (select a frequency, start and end date). Click Continue.

Making a Transfer – To Another Lakeland CU Member: *Use this function to transfer funds to another Lakeland Credit Union member's chequing or savings account.*

***Transfers to Another Lakeland Member are final, meaning they cannot be cancelled or stopped once confirmed and completed.**

On the top menu bar: Click **Transfers & Payments > Transfer Funds**. On the next page, click to select the desired account the transfer is to come from. Click the **Another Lakeland Member** radio button and enter that Member's Account Number. Enter the amount and click one of the following transfer options: Immediate, Schedule (select a future date), or Recurring (select a frequency, start and end date). Click Continue. On the following page, review and confirm the transfer details (*ensure the account number is accurate as there is no recourse once completed), then click Continue. Enter your One Time Password received via text or email in the Confirmation Code pop-up. Click Continue.

Interac e-Transfer

Add a Contact: *Quickly add e-Transfer recipients to your Interac profile.*

On the top menu bar: Click **Transfers & Payments > Manage Contacts**. On the next page, click **Add Contact**. Complete the following fields on the next page: **Contact Name, email** and/or **Mobile Phone, Preferred Language, Notification Method, Security Question, Answer** (to be entered twice). Click Continue. Review and confirm the details of the new contact on the next page, then click Continue. Enter your One Time Password received via text or email in the Confirmation Code pop up. Click Continue.

Delete a Contact: *Quickly delete e-Transfer recipients from your Interac profile.*

On the top menu bar: Click **Transfers & Payments > Manage Contacts**. On the next page, locate the applicable contact and click the delete icon located to the right of the contact details. Click Delete on the pop-up box asking: 'Do you want to delete this contact?'

Edit a Contact: *Quickly update an e-Transfer recipient's mobile number, email address, or security question.*

On the top menu bar: Click **Transfers & Payments > Manage Contacts**. On the next page, locate the applicable contact and click the edit icon located to the right of the contact details. Update either of the contact's following details: phone number, email address, or security question. Enter the security answer, re-enter the same security answer, then click Continue. Enter your One Time Password received via text or email in the Confirmation Code pop-up. Click Continue.

Send an e-Transfer: *Use this function to send money from one of your Lakeland Credit Union accounts to an e-Transfer recipient.*

On the top menu bar: Click **Transfers & Payments > Send Money**. On the next page, click to select the desired account the transfer is to come from then, using the dropdown list, select the applicable Contact. Enter the amount of the transfer and a memo (optional) then, click Continue. On the following page, review and confirm the details of the transfer and click Continue.

Cancel an e-Transfer: *Use this function to cancel a pending e-Transfer that has not been accepted by the recipient.*

This function is available for pending e-Transfers only. On the top menu bar: Click **Transfers & Payments > History**. On the next page, locate the pending e-Transfer to be cancelled and click the Cancel icon (red 'x') to the right of the applicable transfer. On the following page, click Continue. Review and confirm the details of the transfer to be cancelled on the next page then, click Continue.

Set Up Autodeposit: *Use this function to automatically direct incoming e-Transfers sent to a specific mobile phone number or email address to a specific account without the need to answer security questions.*

On the top menu bar: Click **Transfers & Payments > Autodeposit Settings**. On the next page, use the dropdown list to select the channel (mobile phone or email) the Autodeposit is to be set up for. Enter either the mobile phone number or email address, then select the account the Autodeposit it to go into using the dropdown list. Click the checkbox acknowledging the Autodeposit terms and then, click Continue. Enter your One Time Password received via text or email in the Confirmation Code pop-up. Click Continue.

Favourites

Setting up Favourites: *Use this function to capture the details of frequently used transactions or transfers to Another Lakeland Member for quick and convenient future use.*

Favourites can be set up for transfers and recurring bill payments. To do this, the transaction must first be completed then on the completed page of the transaction, click the Favourites icon (a heart in a red circle). Enter a name for the favourite then click Add to Favourites.

Using a Favourite: *Using a quick link located on the main dashboard, quickly access and use previously completed transactions without entering all of the information again.*

From the main page, scroll down to view the Favourites icons. Locate and click the desired favourite. On the next page, make updates/changes if applicable to the account or amount then click Continue. On the following page, review and confirm the details of the transfer, then click Continue.

Deleting a Favourite: *Quickly remove a previously set up favourite from your profile.*

From the top menu bar: Click **Accounts > Favourite Transactions**. On the next page, locate and click the delete icon to the right of the applicable favourite. Click Delete on the pop-up asking: 'Delete this favourite transaction?'

Alerts

Security Alerts: *Receive a notification (email, text, or push) when your online banking profile has been accessed, locked, or your password has been changed.*

From the top menu bar: Click **My Lakeland > Security**. On the next page, click one or more of the toggle(s) (Text Message, email, Push Notification) to the right of any of the following alerts: Password Changed, Successful Login, New Biometric Access, Password Attempt Lock to enable (green) or disable (grey) that alert. Click Save.

Account Alerts: *Receive a notification (email, text, or push) for specific Transaction amounts, failed transactions, or account balances on specific accounts.*

***Account Alerts are account specific therefore alerts are to be enabled/disabled on every account as needed.**

From the top menu bar: Click **My Lakeland > Account**. On the next page, click to select the account the alerts are applicable to. Click one or more of the toggle(s) (Text Message, email, Push Notification) to the right of any of the following alerts: **Transaction** (Deposit/Withdrawal), **Balance** (select one only of: Daily, Weekly, or Monthly Balance)/Low Balance, **Insufficient Funds** (scheduled transfers or bill payments), or **Failed Transactions** (scheduled transfers/scheduled bill payments), to enable (green) or disable (grey) that alert. Enter the limit and Amount fields are noted as applicable. Click Save.

Additional

Opening an Account: *Use this function to quickly open an additional personal chequing or savings account.*

From the top menu bar: Click **Accounts > Open Account**. On the next page, select an account type: Chequing or Savings by clicking 'Check the accounts' in the applicable box. On the following page, click **Open Account** to the right of the desired account then complete the following: Add a customized name (optional), enter the amount to be deposited (min \$1.00), select an Intended Use from the dropdown list, verify/change the Third Party and Tax Resident options as needed. Ensure the appropriate account is selected for the money to be transferred from (shown at the top of the screen), then click Continue. On the next page, review and confirm the details of the new account, then, click Continue.

Send a Message: *Use this function to quickly send Lakeland Credit Union a secure message from within your online banking.*

From the main page, click the messages icon (envelope in a red circle) located at the top-right. On the next page, click the New Message icon located at the top-right of the page. On the following page, select a message type from the Type dropdown list, enter a Subject line and a Message in the applicable fields, then click Send.

View a Message: *View secure messages sent from Lakeland Credit Union while logged onto your online banking.*

From the main page, click the messages icon (envelope in a red circle) located at the top-right. On the next page, received message will be visible. To open and read a message, click on the arrow to the right of the desired message.

Change a Password: *Securely change your current online banking password while logged into your online banking.*

From the top menu bar: Click **My Lakeland > Password**. On the next page, enter your current password in the Current Password field, then enter a New Password, and re-enter that new password. Click Continue. To confirm the password change, click Continue on the following page. Enter your One Time Password received via text or email in the Confirmation Code pop-up. Click Continue.

Change Contact Information – Address, Phone, email: *Used to update and/or change your primary mailing address, civic address, mobile phone, home phone, business phone, and/or email address on file with Lakeland Credit Union.*

From the top menu bar: Click **My Lakeland > Contact Details**. On the next page, update the applicable fields as needed under one or more of the following: Legal Address, Mailing Address,

Phone and email. For the mobile phone and email changes: Enter the new number/address then click Confirm. Enter the confirmation code sent to the updated mobile number and/or email in the Confirmation pop-up, then click Confirm. Click the Privacy Agreement checkbox, then click Continue. Review and confirm the details on the following page, then click Continue. Enter your One Time password received via text or email in the Confirmation Code pop-up. Click Continue.

Add/Update a Profile Picture: *Personalize your profile by quickly adding a picture.*

From the top menu bar: Click **My Lakeland > Profile Details**. On the next page, click **Add Photo**. Locate and select a picture from the computer files. Click Save.

Lock/Unlock a Device: *Use this function to prevent a specific device that has previously been used to access your online banking from accessing it again in the future. i.e. lost tablet or mobile phone.*

From the top menu bar: Click **My Lakeland > Devices**. On the next page, locate the applicable device then click the plus symbol to the right of that device. Click either **Lock Device** or **Unlock Device** as needed.

Main Account: *Used to identify one of your accounts as the primary account used for transfers, bill payments, or e-Transfers.*

From the top menu bar: Click **Accounts > Customize Accounts**. On the next page, locate the account you wish to become the Main Account then click the STAR icon located to the right of that account. Click Save.

Nickname an Account: *Used to change the default account title to something more personal or specific to your purposes. i.e. Ultra → Day-to-Day Use.*

From the top menu bar: Click **Accounts > Customize Accounts**. On the next page, locate the account you wish to nickname, then click the Edit icon (pencil) located to the right of that account. Enter the new Account Name then click Update. Click Save.

Add a Stop Payment on a Cheque: *Used to stop a cheque you've written from clearing your account. i.e when a cheque has been lost in the mail.*

From the top menu bar: Click **Accounts > Stop Cheques**. On the next page, click **Create a Stop Cheque**. On the following page, complete the following: select the chequing account the cheque was written off from the Account dropdown list; Select a Reason from the dropdown list; Enter the date the cheque was written, Enter the Name the cheque was written to; Enter the cheque number; Enter the Amount the cheque was written for. Click Continue. Review the details of the stop payment, then click Continue.