

## How do I know if I am eligible to use Online Banking?

All First Federal Lakewood customers are eligible to use Online Banking.

## How do I enroll in Online Banking?

Enrollment may be completed online at FFL.net, on the FFL Mobile App, or in any of our branch locations.

If you are enrolling online or on our Mobile App, please note the following:

If you have ever previously enrolled but have not logged into to your Account within the last 6 months, please contact us for assistance at (216) 529-2700 before attempting to re-enroll.

During the enrollment process, you will have three opportunities to answer 3 out of 4 questions correctly to help verify your identity. If you are unsuccessful in answering the questions, you will be locked out and unable to enroll. Please contact our Customer Relationship Center if you need additional assistance.

## Are there any fees to bank online with Online Banking?

There is no charge to use Online Banking or to make transfers between First Federal Lakewood accounts.

See our fees schedule for a listing of applicant fees and charges, such as overdraft, check reorder and stop payments. All fee schedules are subject to change.

## What accounts may I view using Online Banking?

- Checking accounts
- Savings accounts
- Individual Retirement Accounts (IRAs)
- Simplified Employee Pension plans (SEPs)
- Mortgage Loans
- Home Equity Lines of Credit
- Home Equity Loans
- Auto Loans

## On what types of accounts may I transact?

- Checking accounts
- Statement savings accounts

## How quickly are Online Banking transactions posted to my account?

If the transaction is initiated Monday-Friday, 7:00AM EST–11:00PM EST or Saturday, 7:00AM EST–8:00PM 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 7:30AM EST on the next business day.

## Is accessing Online Banking private and secure?

Yes. We use a system of firewalls that serve as an immune system to protect our information from unauthorized intruders. The system continuously monitors for any indications of a breach. Additionally, we use and require you to use a browser that supports (128-bit encryption). Also, we use an automatic “time out” system that will automatically log you off if, after 20 minutes of inactivity, you have not logged yourself off.

## How do I check my browser version and encryption level?

In your browser, you will need to go to your menu option HELP. Select ABOUT from the drop-down list. The next screen to appear will detail both your current browser version and encryption level.

## What do I do if I forget my Password?

You may use the “Forgotten Password” link located beneath the Password field within Online banking. An email will be sent to your email address on file with a temporary password. You may also call our Customer Relationship Center at (216) 529-2700 Monday through Friday 8:00 a.m.–6:00 p.m., or Saturday 9:00 a.m.–2:00 p.m. or visit any of our branches Monday through Thursday, 8:00 a.m.–4:00 p.m., Friday 8:00 a.m.–6:00 p.m. or Saturday 9:00 a.m.–1:00 p.m. and a representative will reset your password.

### Why am I unable to login?

If you have not logged into your Online Account within the last 6 months, you may need to re-enroll. Please contact our Customer Relationship Center for assistance at (216) 529-2700.

Make sure you are entering your username and password properly. Both are case-sensitive.

### Why am I receiving an error message?

- **Enterprise Server Unavailable:** A connection cannot be established with First Federal Lakewood at this time. This is usually a temporary situation. However, there are times when the site may be down for scheduled or unscheduled maintenance. Try your connection again or at a later time and if you are repeatedly having difficulties, check with your Internet Service Provider (ISP) or the Bank because there may be a connectivity problem.
- **Insufficient Funds:** The account does not have sufficient funds to complete the transaction you are attempting. The account's available balance may not allow the entire transaction amount. Change to a smaller amount and try the transaction again. Contact us if you still cannot process the transaction.
- **Invalid To Account:** The account you want to process a transaction to is not a valid account type. The account type may not be available for this request or may require special handling. Contact us for more information.
- **Invalid From Account:** The account you want to process a transaction from is not a valid account type. The account type may not be available for this request or may require special handling. Contact us for more information.
- **Memo Post Unsuccessful:** The transaction was rejected. Try to process the transaction again. Contact us if you still cannot process the transaction.
- **Your Certificate Has Expired:** Login not accepted. Upgrade your Internet Browser and attempt to log in again. Contact us if you are still unable to log in.
- **An inactivity limit has been reached, and your online session has expired:** As a security feature, customers are automatically logged off after 20 minutes of inactivity. Click 'Back' and login again.
- **Login Information Is Missing Or Invalid:** If you are logging on, username and/or Password is missing or incorrect. Verify that both were typed correctly; both are case-sensitive. Note: After five unsuccessful login attempts, your account will be locked. Please contact us at (216) 529-2700 for assistance.