



COMMON QUESTIONS AND ANSWERS ABOUT MOBILE BANKING

Q: What is Mobile Banking?

A: Mobile Banking is an Internet browser service that gives you instant connectivity to your account details, balances, pending transactions, transaction history, ability to transfer funds between First Federal Bank of LA accounts and view ATM/Branch Locations. It works with any web-enabled mobile phone whose network allows secure SSL traffic.

Q: How do I enroll in Mobile Banking?

A: Mobile Banking enrollment is completed through Online Banking. Once logged into Online Banking, please enroll in Mobile Banking by following these easy steps:

- Click "Change Password"
- Under Mobile Banking Enrollment select "Edit"
- Enter your mobile phone number or email address (if charged per text it is suggested to enter email address if your phone is capable to receive emails)
- Select your mobile phone Carrier (only if enrolling with mobile phone number)
- Enter your Mobile Banking PIN (must be 4-digit—you will be using this PIN every time you logon to Mobile Banking)
- Click on "Submit"

THAT'S IT! You should receive a confirmation at top of screen "Mobile Banking Enrollment Completed Successfully".

Q: What phones and/or wireless carrier support Mobile Banking?

A: Phones must have internet access and a browser that supports XHTML pages. Please contact your carrier for specific questions relating to your phones individual settings.

Q: Is there a cost for Mobile Banking?

A: Mobile Banking is offered as a FREE service to all our First Federal Online Banking customers.

Please Note: You may be charged for SMS text messages and Internet access depending on your carrier and/or phone plan. Check with your service provider for details on your phone's capabilities and specific fees and charges.

Q: Is there a wait period after enrolling?

A: No. Once you've enrolled, Mobile Banking is activated and ready to use. After enrolling, you should immediately receive a One Time Password (OTP) text or email on your cell phone. To access your accounts through Mobile Banking:

- Click on the link that was sent in the OTP message
- Enter your Access ID (same Access ID used for Online Banking)
- Enter your PIN (designated during Mobile Banking enrollment)
- Click on Submit

Each time you log into Mobile Banking you will automatically be sent a new OTP text or email message for your next login.

Q: Is Mobile Banking secure?

A: Mobile Banking delivers the highest level of security with multiple layers of authentication, including a PIN only you know and a One Time Password (OTP) that changes each time you log in. This ensures each login is unique and that your information is fully protected. All text/email messages exchanged between cell phone and servers are encrypted with 128-bit encryption. The text/email message is then transferred over the phone carrier's network.

Q: What are the requirements for Mobile Banking PIN?

The Mobile Banking PIN must be 4-digits. For security reasons the PIN cannot be comprised of all same digits (1111) nor sequential digits (1234, 4321).

Q: How do I change my Mobile Banking PIN?

A: To change your Mobile Banking PIN:

- Log in to Online Banking
- Click "Change Options"
- Under Mobile Banking Enrollment click "Edit".
- Enter your new PIN in the Mobile Banking PIN field
- Confirm Mobile Banking PIN field
- Click on Submit

You will receive a new Enroll OTP text/email message that you should use with your new Mobile Banking PIN to access Mobile Banking.

Q: How does the One Time Password (OTP) work?

A: A One Time Password (OTP) is delivered to a cell phone by text/email message upon enrolling in Mobile Banking. Each time a customer logs on to Mobile Banking a new OTP is delivered by text/email message. This One Time Password is readily available for the next log on session.

Q: What do I use for my Access ID?

A: The Access ID used for Mobile Banking is the same Access ID used for Online Banking.

Q: What types of accounts can I access with Mobile Banking?

A: Mobile Banking will provide access to the same accounts that are viewable through Online Banking, including checking, savings, CD's and loans.

Q: Is a demo on Mobile Banking available?

A: Please note demo will be available from our home page on Internet (www.ffbla.com) starting 5/4/09.

Q: Does Mobile Banking require software to be installed on the phone?

A: No. Mobile Banking is a browser-based application that does not require any software to be loaded to the individual device.

Q: Is Bill Pay available through Mobile Banking?

A: Bill Pay is not currently available through Mobile Banking.

Q: Is Account Alerts available through Mobile Banking?

A: Account Alerts are available through Mobile Banking. You now have the ability to set up alerts to receive your daily balance, all transactions that cleared, all checks that have cleared, NSF and more. When you log into your Online Banking you will see a box titled "Messages". This is where you can set up email/online alerts for Checking, Loans, and Certificate of Deposits. Use the easy steps listed below:

1. Click “New”
2. Select what type of alert you want to set up from the drop down box
3. Click “Next”
4. Select which account number you want to receive alerts from
5. Enter your email address
6. Click “Submit”

Q: Can transfers be made using Mobile Banking service?

A: Yes. Immediate transfers between First Federal Bank accounts can be made using the mobile service.

Q: How do I know that my transfer was successful?

A: Each time you make a transfer a confirmation SMS text/email message will be sent to your mobile device. If you don't receive a confirmation text/email message, check your account balances and re-submit any transactions that did not process.

Q: When I try to enter an amount for a transfer, I can't enter any numbers, only letters. Why?

A: Check your phone's settings to make sure you don't have Alpha-only enabled on the keypad.

Q: Can I see a history of the transactions I have performed in Mobile Banking?

A: Yes. You will be able to view up to 20 days of transaction history on your mobile device. Transactions will be listed five (5) per screen with options of First, Prev, Next & Last. There is no search feature.

Q: Will account information reside on my phone?

A: Just like OnLine Access, all account data resides at your bank. All data placed into local storage on cell phone is first encrypted. This ensures that if the phone is lost or stolen, the data stored locally for the Mobile Banking application is unreadable.

Q: What happens if I lost my mobile device?

Since your account data is not stored on your mobile device, your information cannot be stolen. You may log on to Online Banking and remove Mobile Banking Enrollment information (phone number/email & PIN). When you replace your phone simply edit your Mobile Enrollment settings by logging into Online Banking and make any changes to the carrier and/or phone number/email address.

TROUBLESHOOTING

Q: What if my phone does not allow me to click on the One Time Password (OTP) link?

A: If your phone does not allow you to click on the link, then please either remember the 6-digit OTP or write it down.

- Access our Mobile Banking [Sign In](#) page
- Enter your Access ID (same as Online Banking)
- Enter 6-digit OTP you received in text/email message
- Enter your PIN (designated during enrollment)
- Click on Submit

Each time you log into Mobile Banking you will automatically be sent a new OTP text/email message for your next login.

Q: What if my One Time Password (OTP) does not work?

A: If you are unable to log into Mobile Banking with your OTP you may request a new one at any time. If you accidentally deleted your most recent OTP or you are unable to find it in your text/email messages, please access our home page (www.ffbla.com) to request a new OTP.

- Access our Mobile Banking [Sign In](#) page
- Select OTP (One Time Password)
- Enter Access ID (same as Online Banking)
- Click on Submit

A new One Time Password (OTP) will be sent to your cell phone. Click on the link in the OTP text/e-mail message and log into Mobile Banking.

Q: How do I find out what my carrier’s email or SMS address is for text messages?

A: Every carrier has a different way of delivering text messages via email-you may need to contact your provider to find out the specific address their system uses. Some SMS/email address examples are as follows:

Alltel	Area Code+Mobile Number@message.alltel.com
AT & T	Area Code+Mobile Number@txt.att.net
Cingular	Area Code+Mobile Number@mobile.mycingular.com
AT & T user on Cingular	Area Code+Mobile Number@mmode.com
Nextel	Area Code+Mobile Number@page.nextel.com
Sprint	Area Code+Mobile Number@messaging.sprintpcs.com
SunCom	Area Code+Mobile Number@suncom.com
T-Mobile	Area Code+Mobile Number@tmomail.com
US Cellular	Area Code+Mobile Number@uscc.net
Verizon	Area Code+Mobile Number@vtext.com
Virgin	Area Code+Mobile Number@vmobl.com
Centennial	Area Code+Mobile Number@cwemail.com
Cricket	Area Code+Mobile Number@mms.mycricket.com
Voice Stream	Area Code+Mobile Number@voicestream.net
Cingular	Area Code +Mobile Number@mms.att.net

Please Note: You may be charged for SMS text messages and Internet access depending on your carrier. Web access is needed to use Mobile Banking. Check with your service provider for details on your phone’s capabilities and specific fees and charges.

Q: How do I log into Mobile Banking if I get the message “Session Expired” on my phone?

A: If you receive the message Session Expired and you’re unable to log into Mobile Banking, you may need to clear your Cache or delete files by following these instructions:

For Palm OS Software:

- While on the web, access Options
- Click on Preferences
- Click on the Advanced tab
- Click on Clear Cache

For Windows Mobile Software

- While on web, access Menu
- Click on Tools
- Click on Options
- Click on Memory Lab
- Delete Files

Other Carriers/software

- Access the phone’s Options
- Clear or reset cache or delete files

By clearing cache or deleting files, you are deleting any temporary, old files that are preventing you from logging into Mobile Banking. After clearing these files, access our [Sign In](#) page and request a new OTP to log into Mobile Banking.

Q: What do I need to do if I get a new phone?

A: If you simply get a new phone but are using the same phone number and provider, no changes on your part are necessary unless you switch providers and/or phone number/email, login to First Federal Online Banking and update your information by selecting Change options Mobile Enrollment. You will not receive SMS Text Messages/emails regarding Mobile Banking transactions if your phone number and/or e-mail is not correct.

Q: I keep getting message "Invalid User ID or Password" when I try logging in on my mobile phone. Why doesn't it accept my login information?

A: This could be due to one of two reasons:

- Using your mobile phone to enter data takes a little practice. Access ID & PIN are case sensitive; make sure you are entering exactly as it is setup. If your Access ID begins with a lower-case letter, you may need to use your phone's shift key to change the default from upper case. In addition, some phones require extra shift key to enter numbers (PIN) instead of letters.
- Each text/email message received to gain access contains a unique 6-digit OTP. No text/email will duplicate the 6-digit PIN. You may be trying to use the same OTP of a previous text/email expired session. You may need to select a new OTP.

Q: Why can't I see the first few transactions of my account history using my mobile phone?

A: Due to the screen size on the mobile phone, only a limited amount of information can be displayed. Some mobile phones take you to the middle or bottom of a new page instead of the top. To make sure you are at the top of the page, use the up arrow key on the phone to scroll all the way to the top of the page. If you want to view more information below, use the down arrow key to scroll down.

Q: How do I know if my phone is web-enabled?

A: If you have a mini browser, micro browser or wireless web on your phone's main menu, then it is web-enabled. Contact your mobile phone provider to confirm that your phone is web-enabled and that the service is activated.

Q: What if I can't get my mobile device to work with First Federal Online?

A: There are a number of reasons that you may experience trouble accessing the mobile version of First Federal Bank on your phone. Your phone will need to meet the following minimum requirements:

- You must first enroll in First Federal Online Banking or currently be enrolled before you can gain access.
- Your mobile device must be web enabled
- Your mobile network must allow secure SSL traffic (May need to contact mobile provider to confirm)

If your phone meets these requirements and you continue experiencing problems, First Federal Bank Mobile Banking may not be compatible with your phone's browser. An interim solution would be to try downloading another browser.