



## Enrolling for Lapeer County Bank & Trust Co. Mobile Banking

Log in via the internet to [Online Banking](#) at [LCBT.com](#)

Click Options > Mobile Banking

**Activate Mobile Banking access:** Check the box>Activate mobile banking access.

**Select the accounts you want to access from your mobile device:** Choose one or all of your accounts. You can edit this selection at any time.

**Mobile Phone Number:** Enter your Mobile Phone Number (Required.)

**Select your wireless provider:** Select your wireless provider from the drop-down menu (Required.)

- Review the Mobile Banking Agreement and click **I Agree**.
- An SMS Text Message with enrollment confirmation and Lapeer County Bank & Trust Co.'s Mobile Website will be sent to your mobile device following completion of the mobile settings.
- You may then begin using your mobile device to access your accounts.
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### How to Log in to Mobile Banking

**Access your Lapeer County Bank & Trust Co. Mobile Website on your mobile device and enter your ID and PIN/Password. The ID and PIN/Password will be the same one you use when accessing your [Online Banking](#) account. Choose one of the options below from the Main Menu.**

#### Viewing Alerts

Select **Alerts** from the Main Menu.

\*The Alerts option only displays if you have Alerts to view.

#### Viewing Transactions

- Select **My Accounts** from the Main Menu. From the list of accounts, select which account you want to view. A summary screen with your **Account Balance** displays.
- Select **Transactions** from the summary screen. Transactions from the last 15 days display in groups of 4 transactions per page. Select the **Date** for transaction details. Select **Back** to return to the list of transactions.
- From the transaction list, select **Accounts** to return to the list of accounts or **Main Menu** to return to the main menu.

#### Transferring Funds

- Select **Transfers** from the Main Menu.
- Choose the account to transfer funds *from*.
- Choose the account to transfer funds *to*.
- Enter amounts in the dollars and cents fields and select **Submit**.
- An indicator that the transaction is sending displays.
- A confirmation message and number display after the transfer is complete.
- An SMS Text Message will be sent to confirm the transfer.

\*You can only set up one-time immediate transfers via Mobile Banking.

#### Paying Bills

- Select **Pay Bills** from the Main Menu.
- Select the Payee.
- Select the pay-from account and continue to the next screen.
- Enter amounts in the dollars and cents fields and select **Submit**.
- An indicator that the bill payment is sending displays.
- A confirmation message and number display after the bill payment is complete.
- An SMS Text Message will be sent to confirm the transfer.
- If you are not currently enrolled in Bill Pay, log in via the internet to your [Online Banking](#) account at [LCBT.com](#) and follow the on-screen prompts to submit your request for Bill Pay enrollment.

\*You can only set up one-time immediate bill payments via Mobile Banking. Payments will process during the next Bill Pay processing time.

## Frequently Asked Questions

### Q. What functions can I perform from my mobile device?

A. With Lapeer County Bank & Trust Co.'s Mobile Banking you can:

- View Transaction History
- View Account Balances
- Transfer Funds between accounts
- Pay Bills to existing Payees
- View Alerts

### Q. How do I know if my transfer or bill payment was entered successfully?

A. Each time you make a transfer or bill payment, a confirmation SMS Text Message will be sent to your mobile device. If you do not receive a confirmation text message, double check to make sure the transaction went through.

### Q. What if I no longer want to be a Mobile Banking user?

A. Log in to [Online Banking](#) via the internet at LCBT.com - Select **Options > Mobile Banking > Deselect Activate Mobile Banking Access > Click Agree.**

### Q. What happens if I lose my mobile device?

A. Since your account data is not stored on your mobile device, your information cannot be stolen. When you replace your device, simply edit your Mobile Settings and make any changes to the Wireless Provider and/or Phone Number.

### Q. Why can't I add a new payee?

A. Functionality is limited to sending payments to already established payees. To add a new payee, log in to your [Online Banking](#) account via the internet, select Bill Payment, and add a new payee. You can then submit payments to that payee via your mobile device.

### Q. What happens if I lose communication/signal during a transaction?

A. When you complete a transaction from your mobile device (Bill Payment, funds transfer, etc.) you will receive an SMS Text Message as confirmation that the transaction was successful. If you do not receive this message due to a dropped call or lost signal, check your accounts and re-submit any transactions that did not process.

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

A. If you get a new phone, but are using the same phone number and provider, no changes are necessary. If you switch providers and/or phone numbers, log in to your [Online Banking](#) account via the internet and update your information on the **Options > Mobile Banking** page. You will not receive SMS Text Messages regarding Mobile Banking transactions if your phone number is not correct.

### Q. How can I search for a transaction?

A. You will only be able to view 15 days worth of transaction history on your mobile device. There is no search feature.

### Q. Can I use any mobile device to access my accounts?

A. Yes. You can access your accounts via any mobile device that is web-enabled and allows secure SSL traffic. The only difference is that SMS Text messages will be sent to the device entered when enrolling for Mobile Banking, not any device from which you perform a transaction.

### Q. Can I add a new Bill Payment Payee via Mobile Banking?

A. No. You can only add payments to payees already established through Lapeer County Bank & Trust Co. [Online Banking](#).

### Q. How do I delete a Bill Payment that I set up through my mobile device?

A. You must log in to your [Online Banking](#) account via the internet and delete the payment from the main menu of the Bill Pay module.

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

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

**Q. What if I can't get my mobile device to work with Online Banking?**

**A.** There are a number of reasons that you may experience trouble accessing the mobile version of Lapeer County Bank & Trust Co.'s Online Banking on your phone. To use the mobile version, your phone will need to meet the following minimum requirements:

1. You must first enroll for Online Banking by visiting any office of Lapeer County Bank & Trust Co. before you can gain access.
2. Your mobile device must be web enabled.
3. Your mobile network must allow secure SSL traffic. (You may need to contact your mobile provider to determine this.)

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