In an effort to keep you safe and informed, Lincoln Savings Bank offers updates and reminders regarding the ACH network and best-practices. The information included herein is intended as informative only. Please consider your own internal guidance, policies, or procedures, as well as legal advice that your business has received as well.

Using Alerts to Stay Protected
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Your world is full of chaos. Perhaps organized chaos, but chaos none-the-less. Schedules are jam packed with activities, travel, practice, peformance, and we're only talking about life with kids. Throw on top of that the 24 hour pulse of working in the 21st century and it's easy to overlook things, or just forget, even when it comes to convenient banking and security in the digital world. Perhaps we can help, just a bit.

In addition to Lincoln Savings Bank's proactive focus to online and mobile banking with mandatory alerts, there are several manual alerts that you can setup at your discretion to monitor activity. In this article, I'll highlight some uses of user defined alerts, as well as outline alerts you can expect to receive from us without any setup.

The following events will trigger an automatic alert for the user whose credentials are utilized in the process. Notifications will be sent to the e-mail address on the profile. (Please note that the e-mail will come from **Notifications@mylsb.com**) :

- Change of Address
- Add Outbound ACH
- Add Recipient
- Add Wire
- Register Browser
- Change Password
- Change Secure Delivery
- Change User Login Name
- Company Policy Changed (Corporate Banking)
- Create Payment Template
- Create User Role (Corporate Banking)
- Forgot Password
- Invalid Password
- Invalid Password Reset
- Invalid Secure Access Code
- Login Disabled
- Login Locked Out
- Modify Payment Template
- Modify Recipient
- New User Created (Corporate Banking)
- Set Security Alert User Preferences
- User Profile Change (Corporate Banking)
- User Role Change (Corporate Banking)
- Valid Password
- Valid Password Reset
- Valid Secure Access Code

User Set Alerts:
These alerts are set by the user and can be sent to an e-mail address, or by text or phone message to a phone number entered when building the alert.

To build an alert, log into online banking and select "Settings > Alerts" from the left hand menu rail. Once on the landing page, you can select "New Alert" on the upper right hand corner to get started with building out your alert.

- **Date Alert**
  - Remind you of an event on a specified date (similar to calendar reminders)
- **Account Alerts**
  - Notifies you when a balance crosses a specified threshold (Note - these alerts are updated during overnight processing and are not "real-time" like all other alerts)
- **History**
  - Notifies you when a specific check number posts;
  - a credit or debit transaction is greater or less than an amount specified;
  - or a transactions description matches specified text
- **Transaction**
  - The most powerful of alerts for our commercial users, these are setup to notify you of explicit activity at the account level when a transactions is:
    - Drafted
    - Authorized
    - Processed
    - Canceled
    - Failed
  - And may be placed on the following transaction types:
    - ACH Batch
    - ACH Collection
    - ACH PassThru
    - ACH Payment
    - ACH Receipt
    - Domestic Wire
    - EFTPS
    - Funds Transfer
    - Payroll

For questions or assistance in building our alerts, or general safety and best practices for Online Banking, please contact LSBpro Support at:
Email - lsbprosupport@mylsb.com
Phone - 515-777-7940