Frequently Asked Questions (FAQs) – Online Account Application

How long will it take me to complete the application?

This will depend on how prepared you are with the information required to complete the application. After you have read and printed your disclosures, on average, it should take about eight minutes. To avoid delays in completing the application, please have the following important information ready on the primary applicant and joint applicant (if applicable):

- Personal information including address, phone number, and Social Security number
- Identification, such as driver's license or state ID
- Existing bank account/routing numbers for online funding
- Co-applicant information and identification if applicable
  (please note that your co-applicant must be available to review the application, agree to the terms and conditions, and to answer security questions to confirm their identity)

Why do you need my Social Security Number?

We ask for your Social Security number to help verify your identity. Also, if the account is interest bearing we use your Social Security number to report the interest earned on the account to the IRS.

Why am I required to complete certain fields?

Some fields are required because it is information needed to complete the application and establish accounts with First Federal Lakewood. Required fields are noted with a red asterisk symbol (*) next to each field.

What is a Keyword?

A Keyword is a word used to identify you over the phone when you request information on your account. The keyword can be a combination of letters or number and should not exceed 24 characters.

Is this online application secure?

Yes, First Federal Lakewood uses encryption for online security. We maintain strict security standards and procedures to prevent unauthorized access to your information, including 128-bit encryption.

Can I open more than one account at a time?

Yes. You can open multiple accounts at the same time. Simply click yes beside each account type you wish to open on the Product Selection page.

How can I make my opening deposit?

You can make your opening deposit by transferring funds from another bank account you have in your name via ACH. You simply need your routing number and account number from your existing

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bank account.

What can I expect after my account is opened online?

After your application has been submitted, you will receive a phone call from one of our Customer Service Representatives. Once we have completed the application review process, you will receive a Welcome e-mail which will be sent securely to the e-mail address you provided during the application process indicating documentation that you will be required to return back to us.

How do I go back to a previous page?

To go back to a previous page, click the **PREVIOUS** button at the bottom of the page. The Progress navigation menu on the left side of the screen will confirm the page you are on. **Please do NOT hit the back button on the web browser.**

How do I move to the next page?

Most pages will have a **Continue** button located at the bottom of the page; click this button to go to the next page. In some cases, you may be presented with a Disclosure that will prompt you to accept or decline. If you click the **Decline** button, you will be advised that you cannot continue with the application unless the **Accept** button is clicked.

How much time do I have before the session times out?

The period of inactivity is set at 7 minutes before the session times out. If the session times out, start a new application from the beginning. If you are unable to finish the new application process during your initial session, you can save the application to come back and complete within 30 days. To save the application, you must first complete the Personal Information page. Then simply click the link on the right side of the application that says *Save incomplete application*. You will be prompted to create a UserID, Password, and Security Questions which will allow you to return to the application at a later time.

What if I accidentally close my browser or click the Quit This Application link?

The application cannot be re-accessed over the Internet. A new application will need to be started from the beginning.