



As a result of our system upgrade, we will have a **new Mobile and Online Banking platform**. Beginning Monday, October 2, you will need to re-enroll in Mobile and Online Banking with your account number. Please have your account number on hand for re-enrollment. See inside for instructions on how to find your account number.



All ValleyStar branches will be CLOSED on:

- Saturday, September 30
- Monday, October 2

We apologize for any inconvenience this may cause you.



Our new system will:

- Streamline daily operations.
- Provide more opportunities to offer innovative products and services.
- Create greater efficiencies which will result in more member convenience.



CONTACT CENTER HOURS

In an effort to cut down on call wait time, we will have additional assistance in our Contact Center during our system upgrade week. Please call us with any questions at **800.475.6328**



A MESSAGE FROM VALLEYSTAR STAFF TO YOU

The entire ValleyStar team would like to thank you in advance for your patience and understanding as we work through our system upgrade. Wait times for our Contact Center and at our branches may be longer than normal as we assist members with our new and improved services.

#BETTERBANKING



We speak better banking.

YOUR BANKING EXPERIENCE IS GETTING BETTER.

The first weekend of October, we will be upgrading to a new member-focused computer processing system to better serve your financial needs. At ValleyStar, we strive to be the best in service and convenience, and that starts with offering our members the best technology.

We are excited to upgrade our system to better your banking experience.





What will stay the same:

- **Account Numbers** Your existing account number(s) will remain unaffected by our computer system upgrade.
- **Debit and Credit Cards** Your existing debit and credit card will continue to work after our computer system upgrade. Personal Identification Numbers (PINs) also remain unaffected.
- **Checks** You can continue to use your current supply of ValleyStar checks. Our third-party provider also remains the same, should you need to place an order.
- **Direct Deposit of Payroll, Pension and Social Security** Your direct deposits will continue to be posted to your account as they are today. *Please note:* In order to complete the transition to our new system, direct deposits received after 11 a.m. on September 29 will not be available until October 2, when the new system goes live.
- **Automatic Transfers** Any automatic transfers set up in our current system will continue to process as they do today. However, automatic transfers that were set up by you will need to be re-set up after the system upgrade.
- **Loan Payment Due Dates** If you have a loan with ValleyStar, your payment date will remain the same.

What is a core processing system?

The core processing system is the computer system that ValleyStar uses to maintain members' accounts and loans and to process your banking transactions.

Why Is ValleyStar updating the core processing system?

Our new core processing system will allow us to serve you more efficiently and enable us to offer you new products and services in the future.

Is my personal data safe during the system upgrade?

Yes, your personal data and account information will be safe and secure, as always.

Is my money still safe and secure?

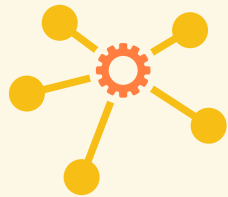
Yes, your money remains secure. All ValleyStar accounts will continue to be insured by the National Credit Union Administration (NCUA) Share Insurance Fund up to \$250,000 per account.

Where can I get up-to-date information on the computer system upgrade?

We've developed several pages on our website dedicated to helping our members transition to the new system. You can find this information by visiting valleystar.org/system-upgrade.

Please ensure your electronic deposits and withdrawals have the correct account number and information. Items with incorrect account numbers and information may have been posted to your account as a courtesy in the past; however, if your account number and information are incorrect in the new system, the item(s) will be returned. If you experience returned items, please contact the company to update your account number and information so the item can be posted to your account.

TIMELINE



Friday, September 29

What happens

- Branches and drive-thrus will close at normal times.
- Debit card limits may be affected, please have cash on hand for larger purchases.
- Once branches close at 6 p.m., ValleyStar online, mobile, audio, and shared branching will be taken offline in preparation for the system upgrade.

How to prepare

- Please have extra cash on hand or use your ValleyStar Visa card.
- Make loan payments for loans due 9/29-10/1 by 6:00 p.m. on Friday, September 29.

Saturday, September 30

What happens

- All ValleyStar branches will be closed. Online, mobile, audio, and shared branching will be offline for the system upgrade.
- Debit card limits may be affected, please have cash on hand for larger purchases.



How to prepare

- Please have extra cash on hand or use your ValleyStar Visa card.

Sunday, October 1

What happens

- Online, mobile, audio, and shared branching will be offline for the system upgrade.
- Debit card limits may be affected, please have cash on hand for larger purchases.

How to prepare

- Please have extra cash on hand or use your ValleyStar Visa card.



Monday, October 2

What happens

- All ValleyStar branches will be closed.
- Mobile and Online Banking will go online, and members can begin re-enrollment

How to prepare

- Have your account number on hand to re-enroll in ValleyStar Mobile or Online Banking.

Tuesday, October 3

What happens

- Branches will be open, and business will resume as usual.

How to prepare

- Please re-enroll in our Mobile or Online Banking and begin exploring our new banking platform.

ONLINE/MOBILE ENROLLMENT QUESTIONS

Will I have to re-enroll?

Yes, but it's simple and quick. Just make sure your email and phone number are up to date in our system for enrollment authentication. You can verify that your contact information is correct through our current online banking platform. Please note that you will also need your account number for the enrollment process.

Will I need to create a new username and password?

Yes, you will need to set up a new username and password. You may use your old username and password during setup if they meet the required criteria.

Will I need to create a new login for each account that I have?

No, all your accounts will be consolidated under one online banking login. Select one of your existing accounts to log in, set up your new username and password, and all your other accounts will be linked under it.

Will anything change for joint owners and co-borrowers?

Only for the better. Joint owners will now be able to log in with their own identifying information and see all accounts on which they are associated. Joint owners can also print account activity with identifying information by using the Print Icon on the transaction history page.

Joint accounts will be automatically connected to the primary account. Loan co-borrowers can set up a unique login and password to access only the joint loan and make payments from an external account.

How do I reset my password?

If you forget your password or lock your account, you can reset it by clicking the "Forgot Password" button and walking through the process. Of course, our Contact Center is always here to support you at info@valleystar.org or 800.475.6328.

What if I can't see an account I used to be able to see?

Our Contact Center can help you. You can use the Secure Message service within Online Banking to send us a message, email us at info@valleystar.org or call us at 800.475.6328.

Know your account number:

You will need your account number for re-enrollment. Follow these 5 easy steps to find your account number in Mobile and Online Banking:

1. Log in to Mobile or Online Banking
2. Click "Account Summary"
3. Click on your main account
4. Scroll down to "Account Details"
5. Beside "Account Number," click "Show Account"

Note: You only need the numbers before the dash to re-enroll. Example: 1234-00

Write down your account number here and store it in a safe place until you re-enroll on October 2:



FOR MORE INFORMATION
Our goal is to give you information early and often. Stay up to date on the system upgrade by visiting valleystar.org/system-upgrade