First-Time Login Instructions for Existing Users

All-New Online and Mobile Banking

June 19, 2019
Online and Mobile Banking Upgrade
First-Time Login Instructions for Existing Users

**STEP 1:**
*NOTE: The first-time login can be completed on either Online Banking or the Mobile Banking app.*

**Online Banking:** Go to the Online Banking portal on the valleystar.org homepage.
**Mobile Banking:** Go to the ValleyStar Mobile Banking app as you normally would. When the app opens, a message will appear asking you to update your app. Follow the link to the Apple Store or Google Play Store and download the new version. After the update is complete, click on the new ValleyStar Mobile Banking app icon.

**STEP 2:**
Enter your **CURRENT Username and Password**. Click “Login.”

**STEP 3:**
You will be prompted to **verify your account** and enter the following required information:
- User Name
- First Name, Last Name
- Social Security Number
- Birth Date
- Account Number

Click “Submit.”
Current Member Login

Welcome to the new and improved ValleyStar Online Mobile Banking Experience! Please take a moment to enter your information below in order to access your account.

Required fields:
User Name, First Name, Last Name, Social Security Number, Birth Date and Account Number

User Name

First Name

Last Name

Social Security Number

Birth Date

Account Number

STEP 4:
You will then be prompted to **verify your identity** with one of the following authentication options, and a confirmation code will be sent to you:
- Text message
- Phone call
- Questions (this option is generated when “I cannot be reached at any of these numbers” is chosen)
STEP 5:
Enter the confirmation code that was sent. Click “Submit.”

STEP 6:
Once your identity is verified, you will be prompted to set up a new password. Click “Set Password.”
**STEP 7:**
You will be prompted to review a description of the new security features. Click “Continue.”

**New Security Features**

What is it?
In order to make your online banking experience as secure as possible, we are introducing several enhancements that will help detect any uncharacteristic or unusual behavior involving your account.

How does it work?
If anything out of the ordinary is detected, we will ask you a few additional security questions to verify your identity. These are questions that you will establish so answering them should only take a moment. However, someone trying to gain unlawful access to your accounts would be stopped, even if they had your user ID and password.

What are the next steps?
1. Select and answer three security questions.
2. Continue banking, with an even higher level of security.

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**STEP 8:**
You will be prompted to set up three multifactor authentication security questions. Click “Continue.”

**Select your Security Questions and enter your Secret Answers**

PLEASE NOTE: For your convenience, we offer the option to set up your security questions later. However, you will be required to go through this quick set up process one of the next times you login. We encourage you to take a moment to setup your questions now.

Please select your security questions below and provide answers to each. Enter your answers carefully as you will need to supply exactly the same answers if you are ever prompted with one of your security questions. If you share this account with someone else, please make sure to share your questions and answers with them as well.

What makes a good answer?

- What was the name of your second pet?
- What was the first musical album you purchased? Artist and Title.
- What is your favorite indoor activity?
**STEP 9:**
You will be prompted to review your security questions and answers. Click “Submit.”

![Please review your Questions and Secret Answers](image)

**STEP 10:**
You will be prompted to review and accept disclosures. Check the box and then click “I accept the terms of this agreement.”

![Checkbox and buttons](image)

**First-time Registration is now complete!**
Your new ValleyStar Online Banking portal will appear with your account information.
An All-New Online and Mobile Banking Experience

June 19, 2019
Upgrade Overview

ValleyStar Credit Union is always working to improve the services we provide to you, our members. We’re excited to announce that a new and improved Online and Mobile Banking experience is on the way! The new platform will deliver the power and convenience you need to manage your money more quickly, easily, and securely than ever before. It will feature a seamless look-and-feel integration between Online and Mobile Banking, and a wide range of new and upgraded tools and services designed to make it easier for you to manage your money—anytime, anywhere.

New Online and Mobile Banking enhanced functionality will include:

- **Enjoy a New, Updated Presentation** – The Online Banking interface has been visually enhanced with an organized, streamlined look, and will match the new Mobile Banking interface. With improvements made to the user experience, you can spend less time searching for information and more time managing your finances.

- **Manage All Your Accounts in One Place** – Connect all your accounts and credit cards, even ones from other financial institutions, and get a full view of your finances at any time.

- **Stronger Security, More Peace of Mind** – More layers of security, such as multi-factor authentication, fingerprint ID capability, advanced fraud detection, and state of the art encryption, keep your money and personal information safe.

- **Expanded Money Transfer Options** – Easily transfer money to your accounts at other financial institutions or send funds to other ValleyStar members.

- **Customize Your Alerts** – Create your own email or SMS text message alerts to get custom updates on low balances, account activity, and payments—whatever you want to keep an eye on.

- **Take Control of Your Cards with ValleyStar CardAssist** – Protect yourself from fraud by easily setting up custom credit and debit card transaction alerts and usage parameters in real time. You have the ability to turn cards on and off, get balance inquiries, and use the built-in ATM locator tool.

- **Fast Balances** – When you’re on the go, you can quickly see your account summary through the Mobile App without needing to log in.

- **Personal Finance Manager** – Track spending, set savings goals, and create budgets to better understand your finances and make it easier to set money aside for whatever you’re saving for.

- **Top Features Get a Facelift** – Continue to use your favorite free Online and Mobile Banking features such as Bill Pay, Mobile Deposit, receive E-Statements, view Check Images, Text Banking, and more!
Careful thought and planning have gone into making these changes, which were
designed to give you an enhanced online experience. We understand that the required
one-time registration process may be a slight inconvenience, but trust that these new
system improvements will enhance your overall online and mobile banking experience.

Important Dates

- **June 17th**: The old Mobile Banking app will no longer be available for download. Bill Pay access will be completely disabled around 5:00pm.
- **June 18th**: The old Online Banking platform will be completely disabled around 5:00pm.
- **June 19th**: The new Online Banking platform will be available for use, and the new Mobile Banking app will be available for download.

Important Information

**One-time Registration is Required**
To access the new Online and Mobile Banking system, you will need to complete a one-
time registration process (step-by-step instructions will be provided). The first-time
login can be completed on either Online Banking or the Mobile Banking app.
After you have completed the one-time registration process, you can then sign in using
your new password.
Registration will open on June 19, 2019 around 12:00pm.

**Bill Pay Users**
Bill Pay will be unavailable during the upgrade on **June 17 around 5:00pm**.
Please plan ahead and preschedule any payments you need to make prior to **June 17
around 5:00pm**. All bills scheduled before that time will continue to be paid as normal.
All bills scheduled for **June 18** will post. All of your payees, history, and recurring bills
will automatically transfer to the new system. However, we ask that you confirm that
your information is correct in Bill Pay after you are able to sign in on **June 19**.
Account Transfers
Online account transfers will be unavailable during the upgrade on June 18. Please plan your transfers in advance to avoid any disruption in service. All recurring transfers made before June 18 will continue as normal. (For example: A scheduled recurring transfer from checking to make a loan payment.)

Account Alert Transfers
Any account alerts you’ve set up in the old system will transfer to the new Online and Mobile Banking system. After you have registered on June 19, you will be able to confirm your alerts as well as explore additional alert options that were not available in the old system.

E-Statements
You will not need to re-enroll for E-Statements if you were already enrolled in the old system. You will automatically be enrolled in the new system.

Mobile App Users
You will be prompted to download an update to your Mobile Banking app. The update will be available when you click on the app on or after June 19.

Checklist – How to Prepare for the Upgrade

Steps to take before June 18th:
- Update your contact information, specifically your phone number and email address. The easiest and fastest method is through Online Banking on any device. You may also call our Contact Center at 800.475.6328 or visit any of our branch locations and provide updates to a ValleyStar team member.
- Complete any account transfers.
- Preschedule any payments via Bill Pay.

Steps to take on or after June 19th:
- Upgrade the Mobile Banking app for your device when prompted.
- Complete a one-time registration process (step-by-step instructions will be provided). The first-time login can be completed on either Online Banking or the Mobile Banking app.
• Verify that your Bill Pay and Account Alert information transferred correctly.

FAQs

Q: Why does ValleyStar’s Online and Mobile Banking system need an upgrade?
A: ValleyStar is dedicated to providing our members with the best technology to manage their finances. In our continued commitment, the upgraded Online and Mobile Banking platforms integrate the latest technology and will give you more flexibility, along with increased security enhancements. You will have the ability to manage your accounts and cards better than ever before with state-of-the-art new features, as well as enjoy enhancements to popular features already available.

Q: Will I receive instructions on how to log in to the new platform after the upgrade?
A: Yes. You will receive step-by-step instructions for first-time login approx. two weeks before the upgrade is scheduled.

Q: Will my User ID and Password change?
A: Your User ID will not change. When you log into online banking for the first time after the upgrade, you will use the same User ID that you use today. However, your password will change. Detailed instructions will be provided prior to the upgrade on how to log in for the first time.

Q: Will I use the same security questions?
A: No. During your first login after the upgrade you will be prompted to create a new set of security questions and answers.

Q: Will I have to redownload or reset my Mobile Banking app?
A: Yes. On June 19th, when you click on it for the first time, you will be prompted to update or reset your Mobile Banking app.

Q: Will my account number(s) stay the same?
A: Yes. All of your current account numbers will remain the same.

Q: Will my Bill Pay account change?
A: No. You will be asked to accept terms and conditions again, but you will not need to set up any existing billers or scheduled payments as they will transfer over. Please note:
Bill Pay access will be completely disabled on June 17th around 5:00pm. Please plan ahead and preschedule any payments you need to make prior to June 17th.

**Q: Will my current direct deposits and automatic transfers be affected?**

**A: Since your account number is not changing, all current direct deposits and automatic transfers will continue to proceed normally.**

**Q: Will my accounts look different?**

**A: Yes. Your accounts will look different in the new Online and Mobile Banking platforms. When you first log in, your accounts will be in a tile format on a dashboard that you will be able to customize based on what elements you wish to view first or most often.**

**Q: What if I need to access my accounts during the scheduled downtime?**

**A: You will still have access to your funds through our ATMs. You can also visit any of our branch locations or call us at 800.475.6328 during normal business hours to complete your transactions. We look forward to seeing you and are always happy to help.**

**Important: Update Your Contact Information Today!**

To ensure you have a smooth transition to our new Online and Mobile Banking platform, it’s important that ValleyStar has your current contact information, especially your phone number and email address. Stop by any of our branch facilities or call our Contact Center at 800.475.6328 to update your information today!

**Stay Tuned for More Information**

In the coming weeks, we’ll be sharing more detailed information about our new Online and Mobile Banking features and instructions for logging in for the first time. For current Online and Mobile Banking members, please watch your emails. Information will also be available via valleystar.org.