

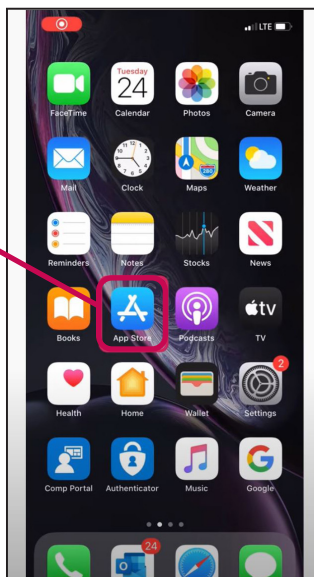
MOBILE BANKING: SET UP & LOGIN

STEP-BY-STEP-GUIDE

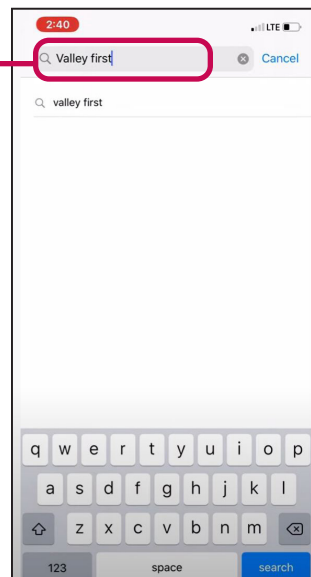
SET UP & LOGIN

You will first need to have online banking access. After you received your Access Code (PAC) from our Member Advice Centre (1-888-597-8083) or local branch, follow these steps:

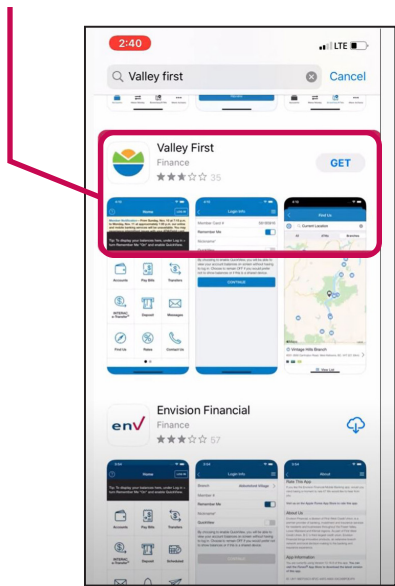
1. Download the Valley First app on your smartphone or tablet from either the App Store (iPhone users), or the Google Play Store (Android users).



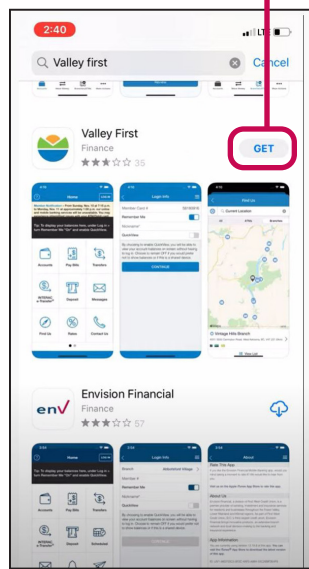
2. Search **Valley First** in the search bar.



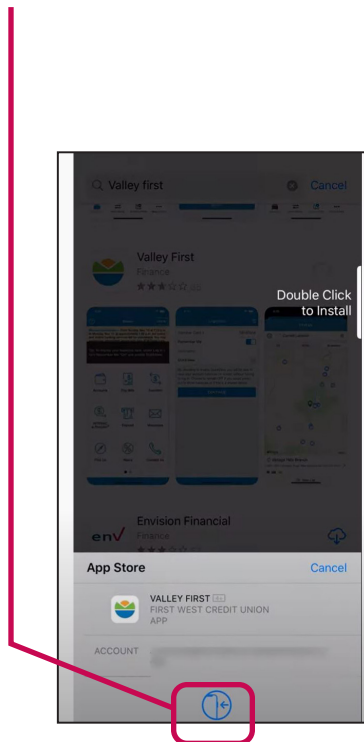
3. There will be two **Valley First** apps that appear. Select the app which appears without the "NEW" banner. (Please note we are using the original mobile app as we continue to build out some of the functionality within our NEW platform.)



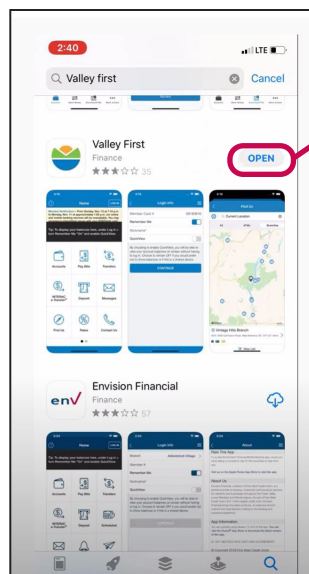
4. Tap **GET**.



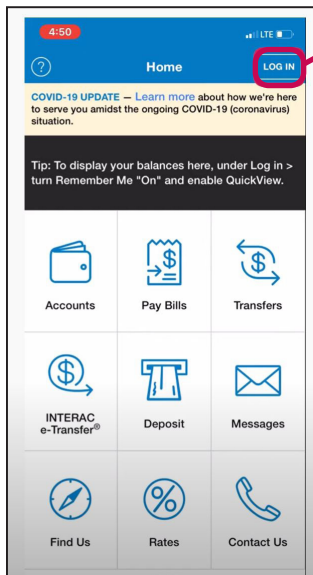
5. Click to **Install**.



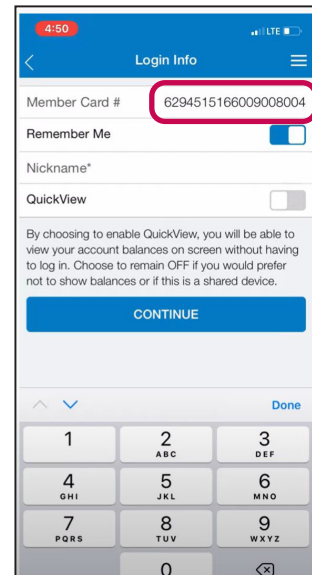
6. After the app downloads, it will automatically be added to your home screen, or you can also open it directly from the App Store by clicking **OPEN**.



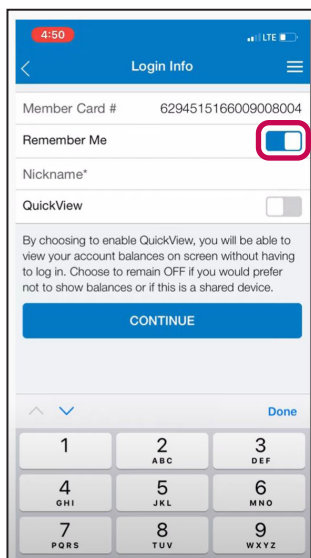
7. Log in from the home screen by tapping **LOG IN** in the top right-hand corner.



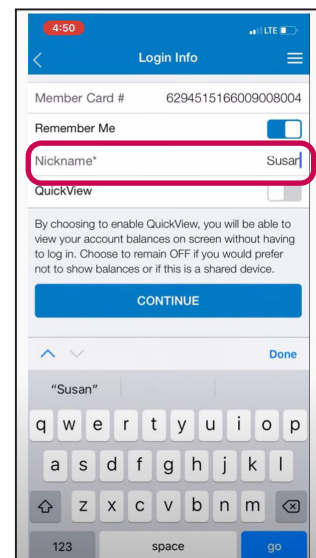
8. Enter your **Member Card #** which is the 16 -19 digit number found on the front of your debit card.



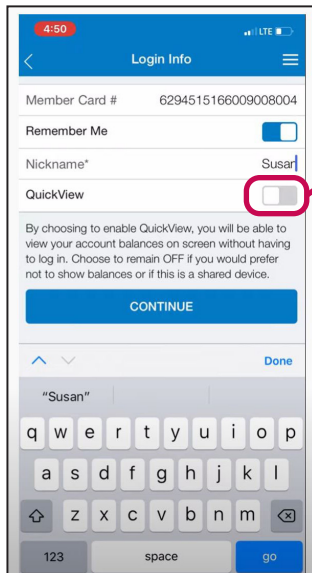
9. If you'd like to save your **Member Card #** so you don't need to enter it each time you log in, make sure the **Remember Me** switch is turned on.



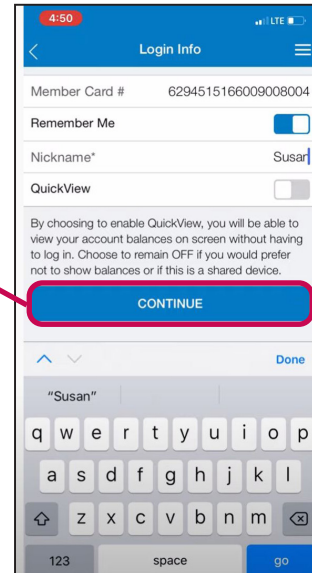
10. Enter a **Nickname** for this login. The next time you log in, you'll only need to enter your PAC associated with the nickname. If you don't want your **Member Card #** saved, tap on **Remember Me** to turn it off.



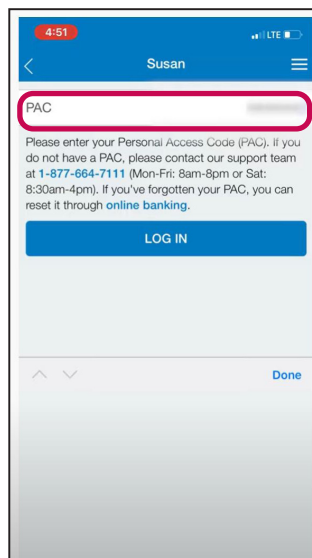
11. If you'd like to enable **QuickView** to view your account balances without having to log in turn **QuickView** to on. This setting is optional and you can always decide to turn it on or off later.



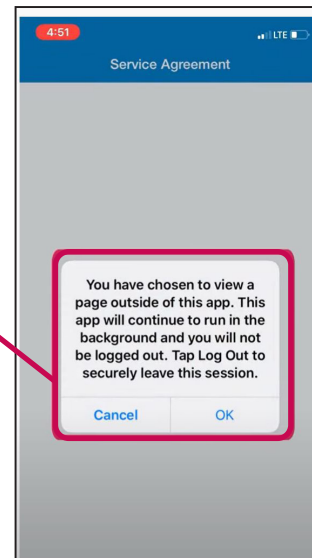
12. Tap **CONTINUE**.



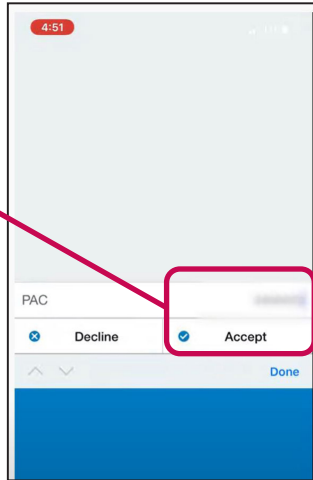
13. Enter your temporary **PAC** (which was initially provided to you).



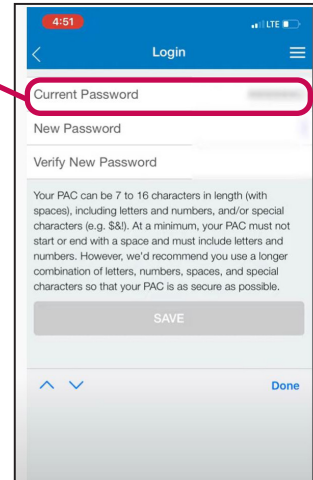
14. If this is your first time logging in, you'll be prompted to review the Electronic Services Agreement and tap **OK**.



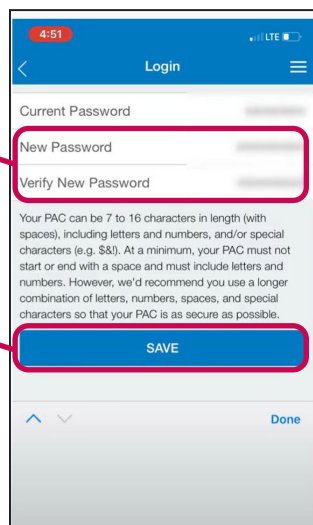
15. Review the agreement and confirm that you understand it by navigating back to the mobile app, entering your **PAC** at the bottom and tapping **Accept**. This is only required during your first login.



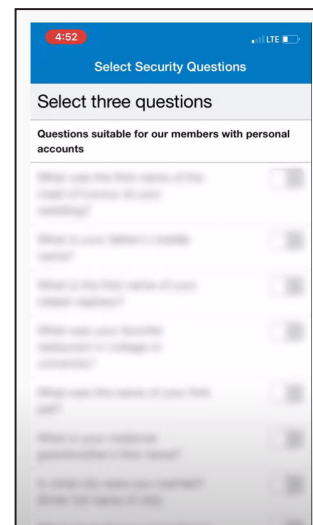
16. On the next screen, you'll need to create your own password. Type in your temporary PAC in the **Current Password** field.



17. Enter your own password in the **New Password** field and confirm it again in the **Verify New Password** field. Read the message below to ensure your password is strong. Tap **SAVE**.



18. Set up **Security Questions** and **Answers** by following the prompts and make a note of your answers so you remember them. These questions add an extra layer of security so your account is kept safe.



19. You're now ready for the mobile banking experience!

More step-by-step instructions and guides for ATM, online and mobile banking can be found at valleyfirst.com/HowTo

Your security is our priority. For details on what we are doing to keep you safe and steps you can take to protect yourself, visit valleyfirst.com/security