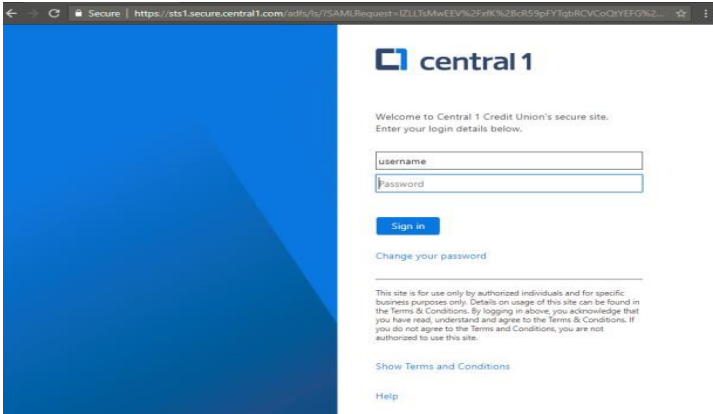


How to Log in the First Time Using a Hard Token

PaymentStream™

1) Go to www.valleyfirst.com/aft.



Tip: Bookmark this page before you log in.

2) Enter your user ID and temporary password. The system prompts you to change your password.

Your new password must:

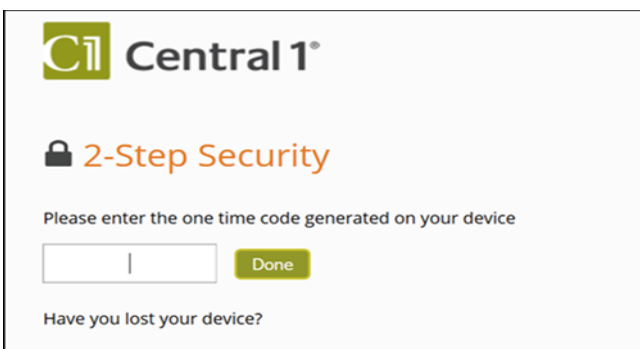
- Be a minimum of eight (8) characters in length;
- Contain at least 1 upper and lower-case character;
- Contain at least 1 non-alphanumeric character;
- Contain at least 1 numeric character; and
- Be different from the last 24 passwords used.

Example: Trytguess123!

3) Press the red button on your registered 2-Step Security Token. The token displays a six digit code.



4) Enter the six digit code as shown below.



5) Click **Done**.