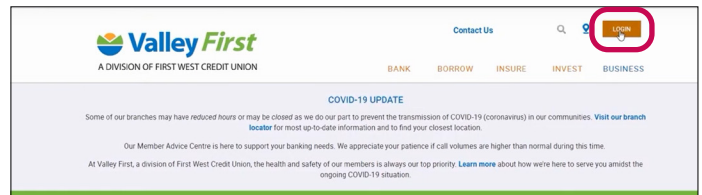


ONLINE BANKING: SET UP & LOGGING IN STEP-BY-STEP-GUIDE

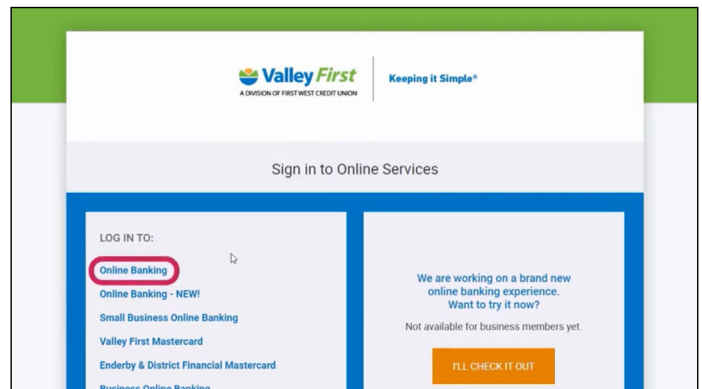
SET UP & LOGIN

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:

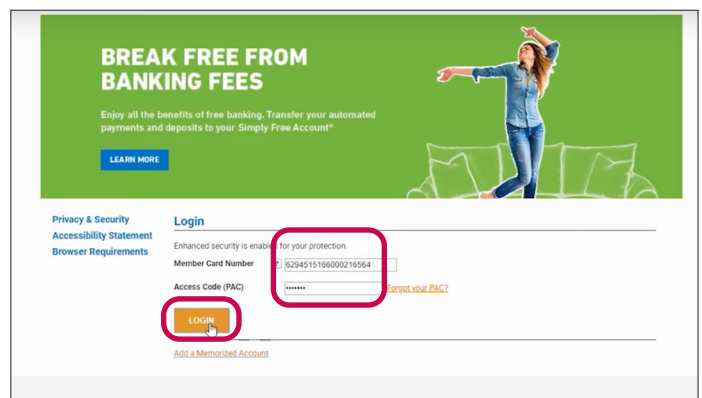
1. Visit valleyfirst.com and select **LOGIN** at the top right corner of the page.



2. Select **Online Banking**. (Please note we are using the original online banking platform as we are continuing to update the functionalities of the **Online Banking –NEW!** platform).



3. Enter your **Member Card Number** which is the 16-19 digit number found on the front of your debit card, input your **Access Code (PAC)** and click **LOGIN**.



4. If this is your first time logging in, review the Electronic Services Agreement and confirm you understand by entering your **Access Code (PAC)**, then click **I Agree**.

We may pay the transaction amount to anyone who claims to be the participating merchant and provides the payment authorization details within 30 minutes after you authorize the transaction.

Cancelling a Transaction – Payment authorization details are sent immediately after you authorize a transaction. Once the merchant receives payment authorization, a transaction cannot be cancelled. If a merchant cancels, declines or fails to claim a transaction within 30 minutes, the transaction amount will be returned to your Account.

We may cancel a transaction before payment authorization details are sent to the participating merchant if we believe a mistake has occurred or the transaction is a product of unlawful or fraudulent activity.

Dispute Resolution – All disputes, including requests for refunds, will be handled directly between you and the merchant. Refunds may be credited to your Account through Electronic Services or through another method the merchant deems appropriate.

Notifications – After you authorize a transaction, we may send electronic notifications related to the Online Payment Service to the contact information you provide. These notifications are for information purposes only and are no guarantee that the merchant will successfully claim the transaction or that you have successfully purchased the product or service.

Liability – We are not liable for any losses, damages or inconvenience that results from:

- Funds held or limits set by us, Acxsys Corporation, a participating merchant, or another financial institution;
- A person other than the intended merchant receiving the transaction amount; or
- Your use of Online Payment Services, including delays in processing transactions or a merchant failing to claim a transaction.

7. **Mobile Payment Services** – This service can be performed, with a Debit Card and PIN or a virtual Debit Card and Passcode, using a Mobile Device that allows you to perform Point of Sale Transactions using a Mobile Device.

I have read, understood and agree to be bound by this Agreement.

Access Code (PAC)

[I do not Agree](#)

[Help](#)

5. You will need to create your own Access Code (PAC). Type in the temporary PAC (which was initially provided to you) in the **Current PAC** field, and then create a **New PAC** and **Verify New PAC** again. Read the message above the PAC fields to ensure your password is strong. Click **Submit**.

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Privacy & Security
Accessibility Statement
Browser Requirements

Change Personal Access Code (PAC)

To change your Personal Access Code, enter your current PAC, then enter your New PAC and verify it by entering it again. Your PAC can be 7 to 16 characters in length (including spaces), comprised of letters and numbers, and/or special characters (e.g. \$@). You will need to use a combination of letters, numbers, spaces, and special characters so that your PAC is as secure as possible.

Force password change

Current PAC

New PAC

Verify New PAC

Support: (Mon-Fri 8am-8pm & Sat 8:30am-4pm) Call 1-866-710-7111
E-mail [Envision Technical Support](#)

Account related inquiries: Please contact your [branch](#)

6. Next, you will need to set-up an extra layer of security in case you log in from a different device in the future. Select 3 questions, type in each answer and select **NEXT**. Be sure to make a note of your answers, so you don't forget them.

7. You're now ready for the online 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

Online Banking > Account Services > Set Up Increased Authentication

My Accounts
Payments
Transfers
Account Services

Order Personal Cheques
Stop Cheques
Open a New Account
Add/Remove epost Service
View Investment Accounts
Set Up Increased Authentication
Email Newsletter
Mobile Banking App
Messages and Alerts
Profile and Preferences

[Print This Page](#)

Set Up Increased Authentication

Security Questions Please review and confirm your selected security questions.

Question 1
In what city were you married? (Enter full name of city)

Question 2
What street did your best friend in high school live on? (Enter full name of street only)

Question 3
In what city was your mother born? (Enter full name of city only)

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