
Important Information

The Next Generation Of Banking Technology

September 24, 2018

Important Changes To Your
Online Banking, BillPay and
Mobile Banking Apps

You Have Questions? We Have Answers!



My Values, My Bank

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LETTER FROM PRESIDENT

IMPORTANT DATES TIMELINE

Dear Valued Customer:

ValueBank Texas is excited to offer the next generation of Online and mobile banking products and services. On **September 24, 2018 we will convert our digital banking platform.** These new products will give you the ability to manage your finances easier, faster and safer.

Our leadership team and staff have been hard at work building the infrastructure to support the next generation of banking tools. Change can be challenging and we are doing everything possible to help make this transition as smooth as possible.

Please take a moment to review the following information as it contains essential information on how to log into our new Online Banking products. As always, thank you for banking with ValueBank Texas.

Sincerely,

Scott Heitkamp

President & Chief Executive Officer

ValueBank Texas' New Online Banking, BillPay and Mobile Banking Apps will be available on Monday, September 24, 2018. In preparation for this date, please find details below regarding availability of our products and services.

Important: ATMs, Debit Card Transactions and Cash Withdrawal will work as normal and will not be interrupted.

Telephone Banking Options

- Telephone Banking Service will function as normal (transfers, check balances, verify items)

IMPORTANT DATES: PRODUCT AVAILABILITY

★Date: Wednesday, September 19th (12:00 p.m.)

- No new enrollments into BillPay or new Payees between 19th - 24th (see details on page 8-9)
- All branch locations will be open during normal business hours
- No new Online Banking enrollments

★Date: Thursday, September 20th

- Deadline to download Online BillPay History (see details on page 8)
- QuickBooks and Quicken deactivate deadline (see details on page 13)
- All branch locations will be open during normal business hours

★Date: Friday, September 21st (begins at 5:00 p.m.) through Monday, September 24th

- Online Banking: Services will be limited to account balance inquiries
- Mobile Banking: Services will be limited to account balance inquiries and mobile check deposits
- Transfers or BillPay: Options WILL NOT be available
- No BillPay scheduled payments
- All branch locations will be open during normal business hours

★Date: Saturday, September 22, 2018

- ATMs are available 24/7
- All branch locations will be open during normal business hours

★Date: Monday, September 24th

- All Services Will Resume (to ensure that products work properly for you please follow all instructions)
- Online Banking: Log into new Online Banking by following instructions (see details on page 6)
- BillPay is activated
- Mobile Banking: Download new Mobile Banking App and follow login instructions (see details on page 10-11)
- All branch locations will be open during normal business hours

★Date: Wednesday, September 26th

- CardValet available within Mobile Banking App (see details on page 12)



My Values, My Bank

Welcome To The Next Generation Of Digital Banking

**We're Upgrading Our Online Banking, BillPay And Mobile Banking Apps
September 24, 2018**

★ Two Online Banking Options to Manage Finances Easier, Faster and Safer

- Enhanced Security
- New Robust BillPay Service
- eAlerts Texts and Emails
- New Robust Commercial Business Online Banking Product
- Reset "Forgot Password" Yourself
- New Text Banking
- Spending Categories Report

★New Mobile Apps with Enhanced Features

- Instant Balance Without Logging In
- Reset "Forgot Password" Yourself
- Lock and Unlock Debit Card
- Bill Capture
- Mobile Deposit Capture
- Reset PIN



NEW PRODUCTS CHANGES & NEW FEATURES

★ONLINE BANKING

We have two new Online Banking options. To determine which Online Banking product your account is viewable through see page 6-7 for details. Our new Online Banking's enhanced security system will require you to establish a new password, detailed steps on page 6-7.

★BILLPAY

Online BillPay is a completely new product. You will need to reset some information **before and after the conversion process** detailed steps on page 8-9. Expanded BillPay features include Bill Capture through our new Mobile Apps.

★MOBILE BANKING

We will now offer two new Mobile Apps that will compliment the new Online Banking products. To access your accounts, download the new App through your App store, detailed steps on page 10-11. **The current App will not be active after September 24th.** New features include the ability to setup and reset your password, instant balances, and CardValet.

★CARD VALET

We will now offer Card Valet service within our new Mobile App. Keep tabs on your debit card by receiving alerts. It also gives you the ability to lock and unlock your debit card.

PRODUCTS NOT CHANGING

During The Conversion Process, September 21-24, 2018

★TRANSACTIONS WILL PROCESS AS NORMAL

ATMs, Debit Card Transactions and Cash Withdrawals will not be interrupted

★ACCOUNT NUMBERS

All your deposit and loan account numbers will remain the same

★NEW CHIP DEBIT CARD AND PIN NUMBERS

Neither your debit card nor your PIN will change. Continue to use the same debit card and PIN number

★DIRECT DEPOSIT AND AUTOMATIC DRAFTS

All of your deposits and automatic drafts will continue uninterrupted during our conversion

★CHECKS

Continue to use your check supply

Need Assistance? We're Ready to Assist You.
Contact Customer Service: (361)888-4451 option 3
Monday - Friday 8:00 a.m. - 5:15 p.m. and Saturday 9:00 a.m. - 1:00 p.m.

ONLINE BANKING LOGIN INSTRUCTIONS

★Beginning September 24th, you will see changes to our website's Online Banking Login area. There will now be two options, Online Banking and Business Online Banking. Read information below to determine which Online Banking Product is right for your account.

★Personal/Small Business and Non-Cash Management Business Customers Select The Personal/Small Business Banking Option:

If you have a personal account or a business account that does not use cash management products, have multiple users or more than one tax ID, select Personal/Small Business Online Banking login option.

★New Online Banking: First Time Log in Instructions

Establish a New Password Required

- New Login Options:** Use a desktop computer or our new Mobile App to reset your password
- Select Online Banking login option
- Enter your current User ID in lowercase only (User IDs must now be entered in lower case) to log in
- Your current password is no longer valid; you must establish a new password
- Click Forgot Password to reset password then follow directions
- A temporary password will be emailed to your registered email on file
- Open the email and follow directions to reset new password and security questions
- If you don't receive an email with a temporary password within 15 minutes, please contact Customer Service at (361)888-4451 Option 3 to update your contact information and receive a temporary password

★New Mobile Banking App Download New Apps

- Our current Mobile App will no longer work after September 24th
- Go to App Store or Google Play to download the New Mobile App
- Select and download the appropriate New Mobile App (ValueBank Texas Mobile App)
- Follow the first time login instructions (see below)
- Initial login is now allowed on the Mobile App
- Touch ID will be available on both Android and Apple Mobile devices
- Face ID will be available on applicable Apple iPhones



App Store Icon

★First Time Login With Mobile App

- Password Reset Allowed on Mobile App
- New Login Options:** Use a desktop computer or our new Mobile App to reset your password
- Open the new Mobile App
- Enter your current User ID in lowercase only (case sensitive) to log in
- Your current password is no longer valid; you must establish a new password
- Click Forgot Password to reset password then follow directions
- A temporary password will be emailed to your registered email on file
- Open the email and follow directions to reset new password and answer three security questions
- If you don't receive an email with a temporary password within 15 minutes, please contact Customer Service at (361)888-4451 Option 3 to update your contact information and receive a temporary password



COMMERCIAL BANKING LOGIN INSTRUCTIONS

★Select Commercial Online Banking Option If Your Business Uses:

- Cash Management Products
- Multiple Users on Accounts
- More Than One Tax ID
- Remote Deposit Capture

★New Commercial Online Banking: First Time Log in Instructions

You must register to use Business Online Banking

- New Login Option:** Use a desktop computer or our new Mobile App to reset your password
- Select Online Banking login option
- Use your current User ID in lower case only (case sensitive) to login
- Your current password is no longer valid; you must establish a new password
- Click Forgot Password to reset password then follow directions
- A temporary password will be emailed to your registered email on file
- Open email and follow directions to reset new password and answer security questions (3)
- If you don't receive a password within 15 minutes, please contact Customer Service at (361)888-4451 option 3 to update you contact information and receive a temporary password

★Login with a Token Instructions

- Enter Access ID in lower case only
- Enter assigned temporary password
- Change password & setup challenge questions
- Register token and pick a 4 digit pin
- Logout
- Log back in using Access ID and token+pin (for a total of a 12 characters)

★Business Mobile Banking App Download New Apps

- Our current Mobile App will no longer work after September 24th
- Go to App Store or Google Play to download the New Business Mobile App
- Select and download the App
- You must be registered to use Business Online Banking



App Store
Business Icon

★First Time Business Banking App Download and Login Instructions

- Open the New Business Mobile App
- Security Token Login Instructions**
- Type your User ID and tap Continue
- Type your numeric eight-digit, one-time passcode plus the four-digit PIN
- Verify that the four-digit site key that the App displays on the sign-in screen is the same as the site key that displays on the security token
- If the Terms and Conditions appear, review them and then tap I Accept



Online BillPay is a completely new product and will require you to reestablish some information before and after the conversion process. Please read the information below. If you have any issues, we're ready to assist.

BILLPAY HISTORY

★BillPay History - **Deadline: September 20, 2018**

- You will not have access to your BillPay history after September 20th.
- To retain your history you will need to download payment history
- You can download up to 18 months of history
- Follow the directions below to print or download an excel file
- Your history prior to September 20th will NOT be available after September 20th

★BillPay History Instructions on How To Download

- In Online Banking go to BillPay payment page
- Scroll down to the bottom of page and click on **View History**
- At the top of the History page, select a **Date Range Option**
- Date Range will only go back 18 months
- Select **Print or View in Excel** (CSV file)
- View in Excel will automatically download an excel file onto your computer
- To maintain payment history save the file to your computer

Some payee information for billers will automatically convert to the new Online BillPay system. It is strongly recommended you keep a record of your payee information so you can verify everything has converted properly.

NEW BILLPAY - IMPORTANT CHANGES

★BillPay Payees - **Deadline: September 19, 2018 (12:00 p.m.)**

- You will not be allowed to input any new bill payees between September 19th - 24th
- Do not enroll in BillPay between September 19th - 24th
- Individual personal payees will not convert and will need to be re-entered into BillPay after September 24th
- Other payees (ex: electric company) will convert over; however, you will need to review the information to ensure accuracy
- All scheduled, recurring payments, and ebills must be reset after the conversion on September 24th

★BillPay Payments - **Deadline: September 21, 2018 (3:00 p.m.)**

Important changes that will affect your payments process.

- You can access BillPay until September 21st at 3:00 p.m.
- No BillPay payments will be processed after September 21st
- All bill payments that are scheduled for payment after the 21st will not be processed
- All regular and recurring bill payments must be re-entered and rescheduled into our new BillPay system after the conversion
- Do not attempt to reset/pay any bills within BillPay until after September 24th

★eBills - **September 21, 2018**

- All of your eBill statements will need to be reset after the conversion process

Beginning September 24th, ValueBank Texas will offer two Mobile Banking Apps. These Apps are redesigned to offer enhanced security and functionality for personal and business banking. The Mobile App you use will be determined by which Online Banking product you use. See below to determine which Mobile App you should download.

★Personal/Small Business and Non-Cash Management Business Customers

If you have a personal account or a business account that does not use cash management products, have multiple users or more than one tax ID, use the regular Mobile App.

★Use The Business Mobile App If You Use:

Cash Management Products	Multiple Users on Accounts
More Than One Tax ID	Remote Deposit Capture

★Mobile Banking App Download New Apps

- Our current Mobile Banking App will no longer work after September 24th
- Go to the App Store or Google Play to download the new Mobile App
- Select and download the appropriate nMobile App (ValueBank Texas Mobile App)
- Follow the first time login instructions (see below)
- Touch ID will be available on both Android and Apple Mobile devices
- Face ID will be available on applicable Apple iPhones



App Store Icon

★First Time Online Banking Password Reset Instructions on Mobile App

- Open the new Mobile App
- Enter your current User ID in lowercase only (case sensitive) to log in
- Your current password is no longer valid; you must establish a new password
- Click **Forgot Password** to reset password then follow directions
- A temporary password will be emailed to your registered email on file
- Open the email and follow directions to reset new password and security questions
- If you don't receive an email with a temporary password within 15 minutes, please contact Customer Service at (361)888-4451 Option 3 to update your contact information and receive a temporary password



HOW TO USE OUR MOBILE BANKING APP

ValueBank Texas Business Mobile App gives you the ability to access your commercial business accounts and perform a variety of banking functions from the convenience of a mobile device. To use the Business Mobile App you must be registered to use Business Online Banking.

★Use the Business Mobile App If Your Business Uses:

Cash Management Products	Multiple Users on Accounts
More Than One Tax ID	Remote Deposit Capture

★Business Mobile Banking App Download New Apps

- Our current Mobile App will no longer work after September 24th
- Go to App Store or Google Play to download the New Business Mobile App
- Select and download the App
- You must be registered to use Business Online Banking
Sign In: You can sign into Business Mobile Banking by using security challenge questions, a security token, Apple •Touch ID, or Android Fingerprint Login
- Important:** You must use a Security Token to transfer funds, initiate ACH transfers, wires, BillPay, Positive Pay or any other money movement process



App Store Business Icon

★First Time Business Banking App Download and Login Instructions

- Open the New Business Mobile App

★Security Token Login Instructions

- Type your User ID and tap Continue
- Type your numeric eight-digit, one-time password plus the four-digit PIN
- Verify that the four-digit site key that the App displays on the sign-in screen is the same as the site key that displays on the security token
- If the Terms and Conditions appear, review them and then tap I accept



HOW TO USE OUR BUSINESS MOBILE APP

CardValet is a new service that allows you to prevent and quickly identify fraudulent activities from your debit card. Debit cards can be added into CardValet within your Mobile Banking App beginning September 26, 2018.

CARDVALET AVAILABLE IN MOBILE BANKING APP

★Mobile Banking CardValet Feature

- CardValet is a new service within your Mobile Banking App that helps to identify fraudulent activity with your debit card
- With CardValet, you can setup real-time alerts
- Your debit card can be turned on and off anywhere, anytime

DEBIT CARD INFORMATION

★Chip Debit Cards Instant Issue

- ValueBank Texas Debit Cards will function without any interruptions through the transition

★Debit Card Reset PIN Number Options

- You can now reset your PIN over the telephone or at ATMs

★Reset Debit Card PIN On the Telephone: (800)992-3808

Required Information to Reset PIN Numbers

- Telephone number that is registered on file with bank
- Last four digits of Social Security Number or Tax ID
- Date of birth

★Reset Debit Card At ATMs

- PIN changes can be made at ATM, if you know the existing PIN number. If not, call (800)992-3808



TELEPHONE BANKING AND STATEMENTS

★Telephone Banking Options

- Telephone Banking Service will function as normal (transfers, check balances, verify items)

★Statements Options

- Paper and eStatements will continue as scheduled during the conversion process
- If you receive a paper statement but want to switch to an electronic statement you can enroll within the new Online Banking

★QUICKEN AND QUICKBOOKS INSTRUCTIONS

ValueBank Texas Online Banking will continue to support QuickBooks and Quicken.

★QuickBooks & Quicken Deactivate Information

- You will need to **deactivate** your QuickBooks or Quicken Software from our Online Banking before September 21, 2018
- We strongly recommend you download/backup your history before you deactivate
- QuickBooks & Mint Conversion Instructions
 - [Mint Conversion](#)
 - [QuickBooks for Mac](#)
 - [QuickBooks Online Edition](#)
 - [QuickBooks for Windows](#)
- Quicken Conversion Instructions
 - [Quicken for Mac 2015-2017 – Express Web Connect](#)
 - [Quicken for Mac 2015-2017 – Web Connect](#)
 - [Quicken for Mac 2007 – Web Connect](#)
 - [Quicken for Windows – Express Web Connect](#)
 - [Quicken for Windows – Web Connect](#)

- For more information and instructions on how to deactivate visit QuickBooks or Quicken's Online Support
 - <https://community.intuit.com/quickbooks-online>
 - <https://www.quicken.com/support#windows>
- You can Reactivate your QuickBooks or Quicken Software after September 24, 2018

Need Assistance? We're Ready to Assist You.
Contact Customer Service: (361)888-4451 option 3
Monday - Friday 8:00 a.m. - 5:15 p.m. and Saturday 9:00 a.m. - 1:00 p.m.

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www.valuebanktexas.com

Contact Customer Service: (361)888-4451 option 3

Monday - Friday 8:00 a.m. - 5:15 p.m.

Saturday 9:00 a.m. - 1:00 p.m.

Member FDIC