

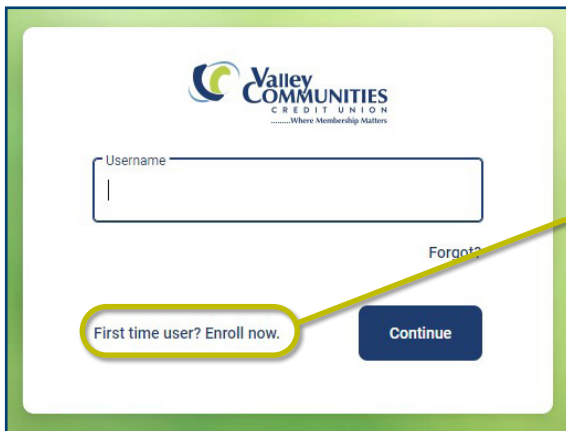
Self-Enrollment Online and Mobile Banking

Let's enroll for Digital Banking

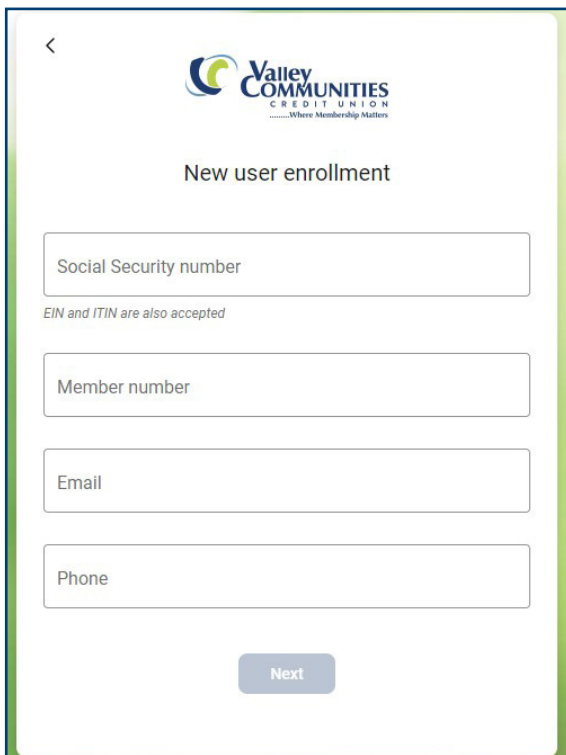
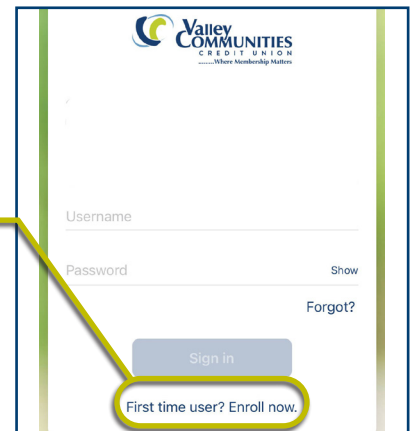


Navigate to our website www.valleycommunities.org and click **VCCU ONLINE**

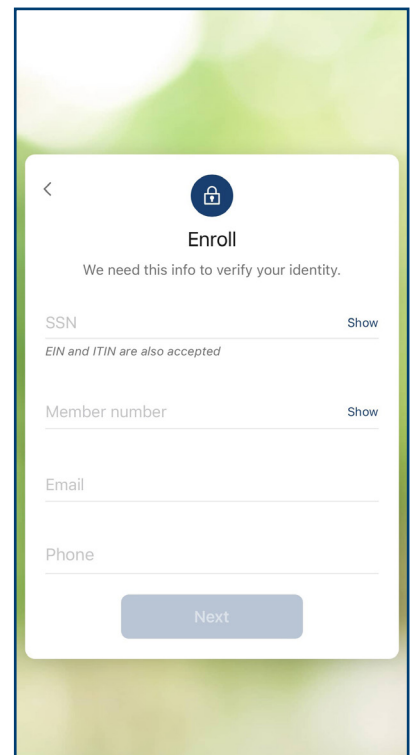
Or download our mobile app from the App Store or Google Play Store



Select First Time User? Enroll Now



Enter your social security and account numbers, email, and phone number



Self-Enrollment Online and Mobile Banking



Protect your account with 2-step verification

Each time you sign into your account on an unrecognized device, we require your password and a verification code. Never share your code with anyone.

-  **Add an extra layer of security**
Enter your password and a unique verification code.
-  **Keep the bad people out**
Even if someone else gets your password, it won't be enough to sign into your account.


[Get started](#)

Click **Get Started**, and we'll send you a code to authenticate



Protect your account with 2-step verification

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[Get started!](#)



Let's set up your phone

Provide a phone number that we have on file. On sign in, this number will be used to contact you with a unique verification code to confirm it's you. Message and data rates may apply.

Country Phone

US/Canada

[Next](#)

[Need help?](#)

Enter your phone number



Let's set up your phone

Provide a phone number that we have on file. On sign in, this number will be used to contact you with a unique verification code to confirm it's you.

Country Phone

US/Canada

[Next](#)

[Need help?](#)

Self-Enrollment Online and Mobile Banking

How do you want to get your codes?

We will send a one-time code to the phone number you provided. It will be valid for 5 minutes.

- Text message/SMS (2FA program)
Message and data rates may apply.
Reply HELP for help and STOP to opt out.
SMS terms Privacy policy
- Phone call
(715) 498-6446

Send code

Need help?

Choose your preferred method for receiving a verification code

How do you want to get codes?

We will send a one-time code to the phone number you provided. It will be valid for 5 minutes.

- Text message/SMS (2FA program)
Message and data rates may apply.
Reply HELP for help and STOP to opt out.
SMS terms Privacy policy
- Phone call

Send code

Need help?

Confirm phone number

We will be sending you a text message shortly at *****6446 with your verification code. This code will expire after 5 minutes.

Verification code

Verify

Resend Code

Enter the code you receive

Confirm phone number

We sent a text message with a verification code to 7154986446. This code will expire after 5 minutes. Never share this code with anyone.

Verification code

Verify

Resend code

Self-Enrollment Online and Mobile Banking

End User License agreement (EULA)

JH DIGITAL BANKING TERMS OF USE

The primary provider for the online and/or mobile banking service you are using (the "Service") is Jack Henry & Associates, Inc. (the "JH", "we" or "us"). By enrolling in our Service, you agree to these terms of use (the "Agreement"). Please read this Agreement carefully before using the Service. The Service includes the Software and the App as defined below. This Agreement applies to both the consumer version of the Service and App ("Banno") and the business version of the Service and App ("Banno Business").

By enrolling in, accessing or using the Service, you agree to be bound by this Agreement and all of its terms without change. This Agreement is between JH and you, the user. If you are using Banno Business on behalf of a company or other organization, such company or organization will also be considered a party to this Agreement and you represent and warrant that you have the authority to bind such company or organization to this Agreement. THIS AGREEMENT CONTAINS A BINDING ARBITRATION PROVISION THAT REQUIRES THE PARTIES TO ARBITRATE THEIR DISPUTES AND LIMITS YOUR CLASS ACTION RIGHTS AND THE MANNER IN WHICH YOU CAN SEEK RELIEF FROM JH.

(i) General. JH is not the provider of any of the financial services available to you through the Service and JH is not responsible for any of the materials, information, products or services made available to you through the Service. You acknowledge and agree

Accept

Review our agreement
and click **Accept**

User Agreement

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By enrolling in, accessing or using the Service, you agree to be bound by this Agreement and all of its terms without change. This Agreement is between JH and you, the user. If you are using Banno Business on behalf of a company or other organization, such company or organization will also be considered a party to this Agreement and you represent and warrant that you have the authority to bind such company or organization to this Agreement. THIS AGREEMENT CONTAINS A BINDING ARBITRATION PROVISION THAT REQUIRES THE PARTIES TO ARBITRATE THEIR DISPUTES AND LIMITS YOUR CLASS ACTION RIGHTS AND THE MANNER IN WHICH YOU CAN SEEK RELIEF FROM JH.

(i) General. JH is not the provider of any of the financial services available to you through the Service and JH is not responsible for any of the materials, information, products or services made

Accept



You're all set!

From now on, when prompted for a verification code upon sign in you can receive that code from a text message to this phone number.

Done

Click **Done**

You're all set!

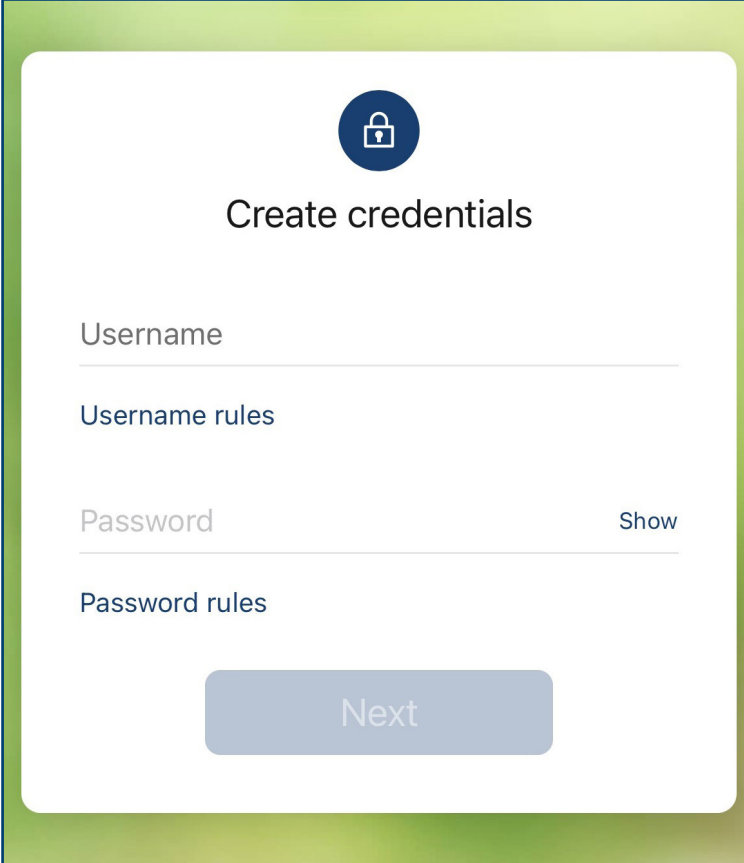


Your 2-step verification was set up successfully

From now on, when prompted for a verification code upon sign in you can receive that code from a (phone call or text message) to this phone number.

Done

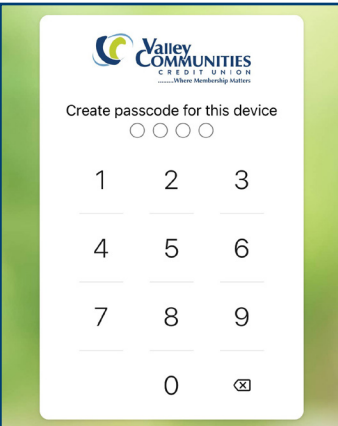
Self-Enrollment Online and Mobile Banking



The screenshot shows a 'Create credentials' screen with a lock icon at the top. Below the title are input fields for 'Username' and 'Password', each with a 'Show' link. Underneath each field are 'Username rules' and 'Password rules' respectively. A 'Next' button is located at the bottom center.

After Completing your enrollment

Create your digital banking username and password



The screenshot shows a 'Create passcode for this device' screen with the Valley Communities Credit Union logo at the top. Below the title are four empty circles for the passcode. A numeric keypad is displayed below, with digits 1-9 and 0, and a backspace icon (ⓧ).

Mobile Users – Create a passcode for future access

Mobile users – Activate biometric (FaceID or fingerprint)
This is optional

Welcome to the new and improved VCCU Online