



To our valued Online Banking and Mobile Banking Customers:

To continue to give you the best tools possible for your online and mobile banking needs, we will be upgrading our Online Banking/Mobile system on October 23rd, 2017. This upgrade will contain some new features which include being able to turn your debit card on and off in the event of fraud or loss. Please read this information carefully as there are some critical dates prior to the upgrade that will affect access to certain Online Banking functions and Bill Pay.

If you are currently a **Bill Pay** user, please note that your current **Bill Pay** account information was not available to us for this conversion. **Customer access to the Bill Pay system will be removed on 10/19/2017.** It is important that you prepare a list of your payees, account numbers and recurring payment schedules prior to this date so that you may enter this information into the new system on **10/23/2017.** Please contact us if you need any help or have questions about this.

Beginning Thursday, October 19th, customer update access will be removed from your current **Online Banking** and you will be set to a “view only” mode. This means that you will no longer be able to add new loan payments/transfers or make changes to any recurring loan payments/transfers.

On Monday, October 23rd, you will still access your Online Banking from our Valley State Bank home page: <https://www.thevalleystatebank.com>. Our website will look slightly different. If you have bookmarked our website on your computer or saved it as a favorite, your links will no longer work starting October 19th. You will need to either do a search for our bank or type in <https://www.thevalleystatebank.com> in your address bar. Once you get our new page to pull up, you may make this a new favorite. Although it is the same address, your old bookmarks will no longer take you to the correct site.

The first time you log on to our new system, you will continue to use your current Online Banking Login ID. You have been assigned a **temporary password which will be the last 6 digits of your SSN.** You will be prompted to change your password during the initial login process. If your current Online Banking password meets the criteria listed in the FAQ document, you can enter your existing password at the ‘Change Password’ screen and keep it going forward.

If you are currently a Mobile Banking user, **you will need to delete your old apps after October 20th, and download new apps on October 23rd 2017.** (App Store for iPhone/iPad and Google Play for Android). After performing your initial login to the new Online Banking system using a browser based device, you may begin using the Valley State Bank Mobile App. Search “VSB Mobile” in the App Store and look for our logo.

Access to Statements will continue with our new Online Banking. You simply click the “View Statements” link from the right side of your Account Summary or Account Detail pages.

Also, note that if you currently have any automatic transfers set up in Online Banking, between any of your accounts, please prepare a list of these. Due to differences in scheduling options between our existing product and new product, some of them may not convert.

If you are currently using Quicken, QuickBooks or Mint, check our website to see how the conversion will affect you.

Please review the FAQ document included with this communication. Should you have any questions about the upgrade, please feel free to contact us in **Syracuse at 620-384-7451** or in **Garden City at 620-805-6700.**

Best Regards,
Valley State Bank Staff

Customer FAQ

Q: Can I choose the same password I had on the previous system?

A: If your previous password meets the following criteria, you can choose it again for the new Online Banking

Password Criteria

Must contain 3 of the 4 criteria below and must be between 8-15 characters.

1. Capital Letter
2. Lower Case Letter
3. Number
4. Special Character

Q: I am being asked to enter contact methods. What are they used for?

A: These contact methods will be used when the system needs to authenticate you as a user. A code will be sent via SMS/Text or email to the contact method you select. The code must be entered prior to accessing your Online Banking accounts.

Q: Will I be able to view my statements online?

A: Yes. Simply click the "View Statements" link from the right side of your Account Summary or Account Detail pages.

Q: Will previous check images be available?

A: Yes!

Q: Will I be able to set up automatic transfers between my accounts and make loan payments?

A: Yes. You may access this feature by clicking Transfers→Create New Transfer/Loan Payment. If you currently have automatic transfers set up between your Valley State Bank deposit or loan accounts, you will want to print them out or write them down.

Q: When viewing my account history, it only pulls in the last 30 days transactions as a default. Can I change that?

A: The initial default cannot be changed, as pulling in larger amounts of history for the initial view can cause the pages to load slowly or time out. Use the filter to adjust the amount of history you wish to view once the page has loaded.

Q: Will you still offer Mobile Apps?

A: Yes! The new app will be available for download in the App Store (iPhone/iPad) and Google Play (Android). Please delete the old Valley State Bank App after October 19th. You will have access to the new Mobile Banking app on Monday, October 23rd. **You will need to be registered for Online Banking prior to being able to use your app. The old app must be deleted and the new app uploaded before you will have access to your accounts.** You can use the same User ID you use for Online Banking.

Q: Will my Billpay accounts and payee information convert to the new system?

A: Unfortunately this information was not provided to us and will need to be manually re-entered. Please follow instructions detailed in our letter to have a successful transition to our new product. Our new Bill Pay product will have your Online Banking checking accounts already listed. Simply register your email address, add your payees and you may begin paying bills immediately!

Q: Can I use the Forgot Password/Reset Password links to reset my own password?

A: Yes, however, you must first register an email address in Online Banking. Once you are logged into your new Online Banking simply go to Preferences→Update Email Address and follow the steps to register your account. This email address can also be used to set up to receive notifications for balance alerts and pending transactions.

Please note that when using the 'Forgot Password/Reset Password' links, the temporary password is valid for 30 minutes

Q: What if I am trying to log in with my current user name and cannot access the new system?

A: Simply contact us at Valley State Bank and we can assign you a temporary access ID/Password if necessary.