

Valley Republic Bank's Mobile Banking

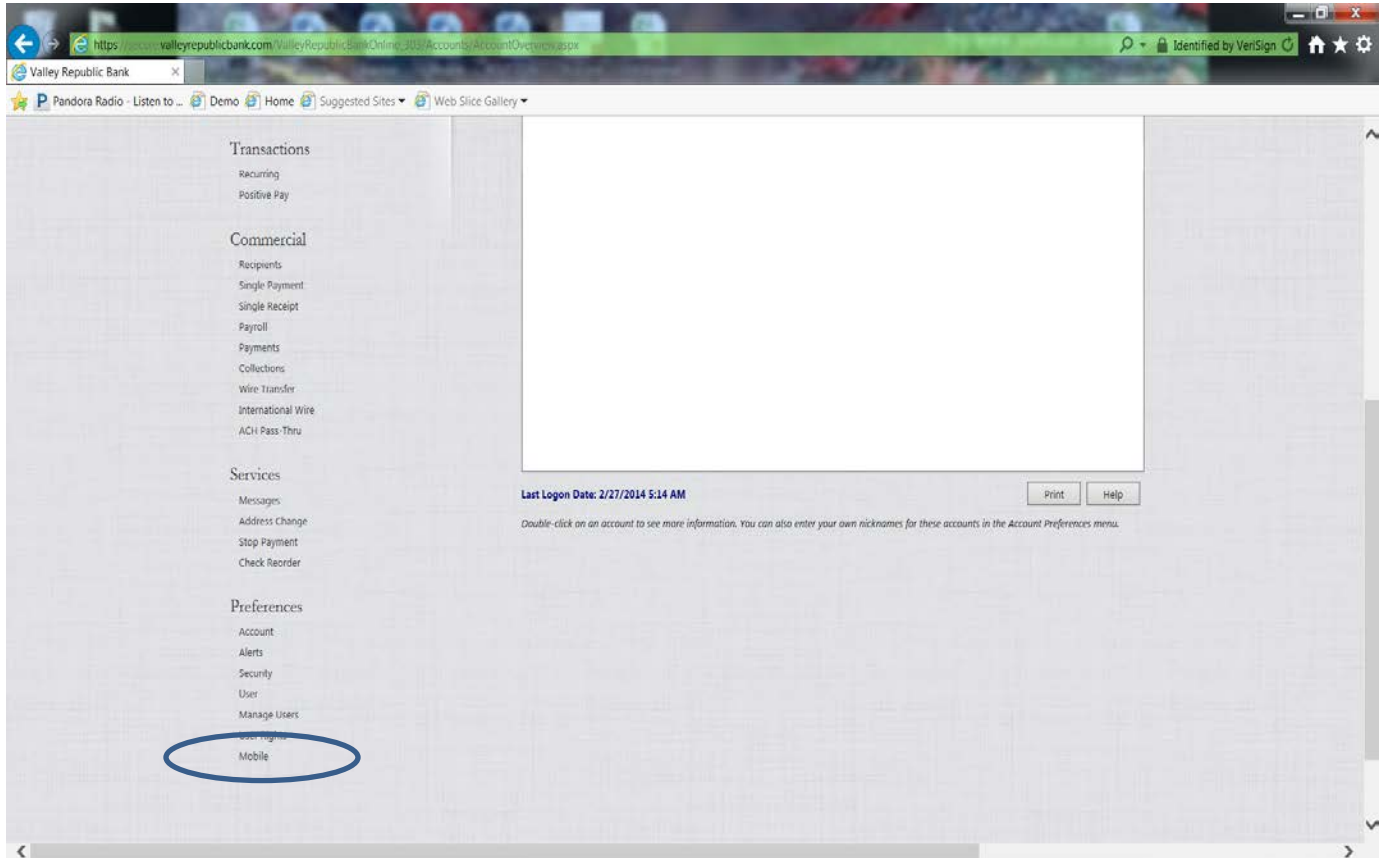
Getting Started Guide

1. Before enrolling for Mobile Banking, you must be enrolled in Online Banking.
 - a. If you have a personal account or a sole proprietor business account, you can enroll for Online Banking by clicking "Enroll" in the top right-hand corner of our home page.
 - b. If you have a business account other than a sole proprietorship, please contact the Bank to complete a Business Online Banking Application and Agreement.
2. Once you are successfully enrolled for online banking, go to our website www.valleyrepublicbank.com. Sign into your Online Banking by entering your Username and Password, then click Sign In.



The screenshot displays the Valley Republic Bank website. At the top, the browser address bar shows the URL <http://www.valleyrepublicbank.com/>. The main header features the bank's logo on the left, the name "VALLEY REPUBLIC BANK" in a serif font, and the tagline "Local. Responsive. Reliable." below it. To the right of the logo is a login form with two input fields labeled "USERNAME:" and "PASSWORD:", and a blue "SIGN IN" button. This login area is circled in blue. Below the header is a dark blue navigation bar with white text links: "WHO WE ARE", "WHAT WE DO", "HOW WE ARE DIFFERENT", "SECURITY AND YOU", and "INVESTOR RELATIONS". The main content area features a large photograph of three bank employees (two men and one woman) standing in a brightly lit store. Overlaid on the photo is a quote: "Being a fourth-generation business it was important to us that our bank understood the value of leaving a legacy for the next generation." attributed to Heather Dewar Cook, George Dewar, and Michael Dewar. Below the photo is another dark blue navigation bar with white text links: "NEWS & EVENTS", "MOBILE BANKING", "BRANCH HOURS & LOCATIONS", and "CONTACT US". At the very bottom, a light gray bar contains the text "News & Events" on the left and "Weather" on the right.

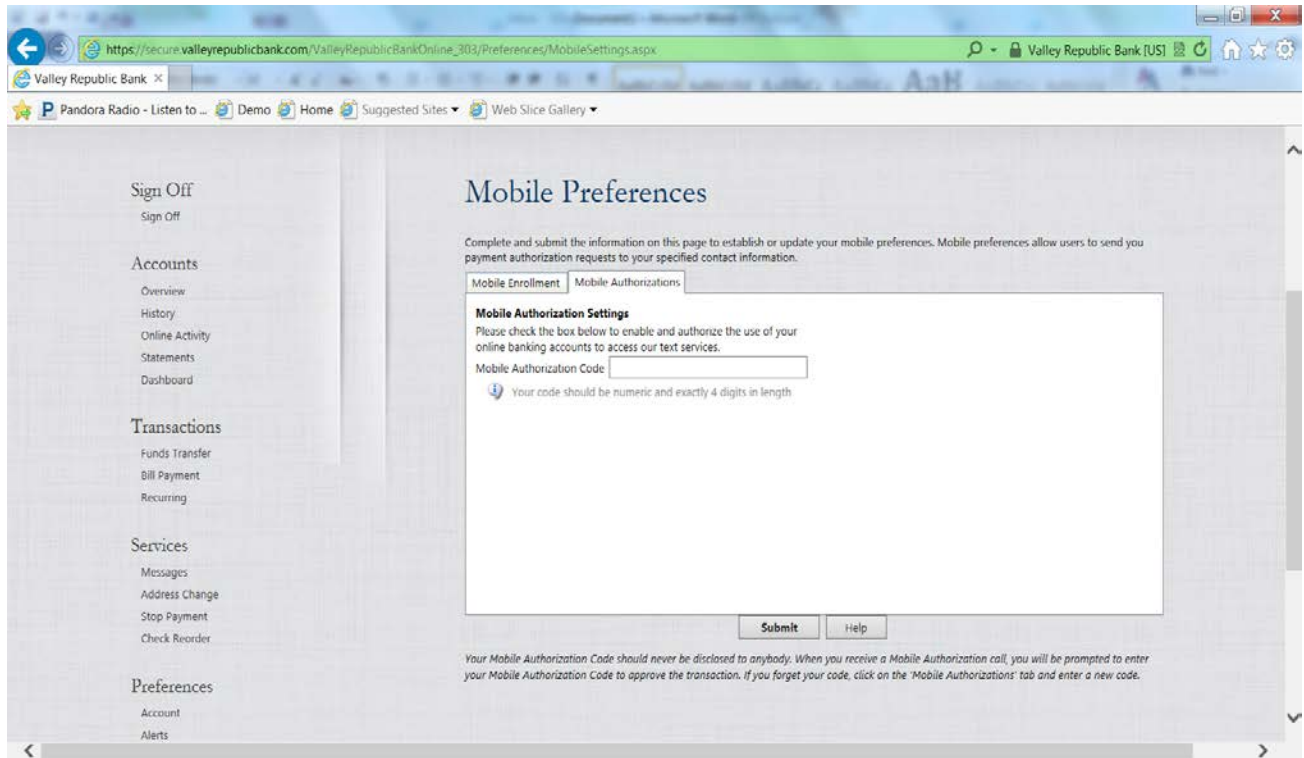
3. From the Preferences Menu, select Mobile.



4. Follow the easy instructions on the screen, then Submit.

The screenshot shows a web browser window with the URL https://secure.valleyrepublicbank.com/ValleyRepublicBankOnline_303/Preferences/MobileSettings.aspx. The browser's address bar shows the user is identified by VeriSign. The page features a dark blue navigation bar with the following menu items: WHO WE ARE, WHAT WE DO, HOW WE ARE DIFFERENT, SECURITY AND YOU, and INVESTOR RELATIONS. On the left side, there is a vertical menu with categories: Sign Off (Sign Off), Accounts (Overview, History, Online Activity, Statements, Dashboard), Transactions (Funds Transfer, Bill Payment, Recurring), and Services (Messages, Address Change, Stop Payment, Check Reorder). The main content area is titled "Mobile Preferences" and includes the following text: "Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information." Below this text are two tabs: "Mobile Enrollment" (selected) and "Mobile Authorizations". Under the "Mobile Enrollment" tab, there is a section titled "Mobile Enrollment" with the instruction: "Please check the box below to enable and authorize the use of your online banking login and password to access our mobile services. Please review the Mobile Banking Agreement and Disclosure Statement." A checkbox is present with the text: "Yes, enable my User ID and Password for use on my mobile device. I agree to the Mobile Banking Agreement and Disclosure Statement." Below this is a section titled "Mobile Access" with the text: "You can access our mobile services via most mobile phone browsers at:" followed by a mobile phone icon and the URL https://secure.valleyrepublicbank.com/ValleyRepublicBankMobile_303/Default.aspx. At the bottom of this section, it says: "If you would like to have this address sent to you via e-mail, enter your e-mail address and click Send." There is an "E-Mail Address" label, an empty text input field, and a "Send" button. At the very bottom of the page, there are "Submit" and "Help" buttons.

5. After enrolling, you will also need to create a Mobile Authorization code in order to transfer funds when using Mobile Banking.



6. Once you have enrolled for your Mobile Banking service, your next step is to download the Valley Republic Bank app for Android or iPhone (this App can also be downloaded on your tablet device) by searching for "Valley Republic Bank" in the app store on your mobile phone.
7. Once the Valley Republic Bank App is installed on your mobile device, you are ready to start using Mobile Banking. When logging in to Mobile Banking, use the same Username and Password that you use to login to online banking on your computer.
8. As always, should you have any questions about Mobile Banking or the enrollment process, please call Valley Republic Bank at (661) 371-2000 and ask for the Electronic Banking Department.