



VALLEY REPUBLIC BANK®
Local. Responsive. Reliable.

myVRB
ONLINE BANKING

FAQs

WHAT IS myVRB?

myVRB is the new name of your online and mobile banking experience at Valley Republic Bank. While you will continue to access online and mobile banking in the same ways you always have, the myVRB brand is symbolic of our commitment to the continued enhancement of the technology that makes your banking more convenient. This year's conversion is only the first step. 2019 will bring even more of the offerings you've asked for.

WHEN WILL THE UPGRADE TAKE PLACE?

The upgrade is scheduled to take place at the end of November, 2018.

WHO WILL ENJOY THE UPGRADE?

The upgrade will enhance the online banking experience for both business and personal users. Business users will enjoy the biggest 'refresh' to the look, feel, and functionality of online and mobile banking. Personal users will also enjoy enhancements.

WHY IS THE ONLINE BANKING SYSTEM BEING UPGRADED?

Our new system will help us continue to provide the uncommon customer service you have come to expect – offering you the most up-to-date products and services. The upgraded myVRB Online Banking system offers the improvements in the platform that will allow us to offer services such as mobile remote deposits and deposit detail in 2019.

WILL THERE BE ANY DOWNTIME?

Yes, online banking (including the mobile app) will be unavailable for approximately 5 hours (4:00am – 9:00am PST) the day of the conversion. During this time, you will not be able to access the system. Know that the day after the upgrade, our Electronic Banking Department will offer extended business hours for clients who have questions or difficulty logging into their accounts.

WHAT IF I NEED TO ACCESS MY ACCOUNT DURING DOWNTIME?

You will still have access to your funds via our network of participating ATMs. You may also visit any of our branches or call us at **(661) 371-2000** during our normal business hours to complete your transactions.

WHAT FEATURES WILL BE AVAILABLE IN myVRB ?

In addition to standard functions like checking your balance, paying bills, enrolling in eStatements, and transferring funds between Valley Republic Bank accounts, myVRB Online Banking will offer improved functionality, including:

- The ability to view history and transfer funds without leaving the page
- A new interface that is simple, easy to read, and clearly displays the information you need
- New, responsive design that adjusts for the optimum experience on your desktop, laptop, and via mobile banking with your smart phone or tablet
- Secure access login and new security setting/notification options
- Finger print/face recognition login via myVRB Mobile App
- The ability to receive account alerts by text or email
- Customization with a nickname, display of accounts, grouping and much more!

WILL MY LOGIN CREDENTIALS CHANGE?

No, login credentials will not change. Your username and password will remain the same.

WHO DO I CONTACT IF I HAVE A QUESTION?

Contact our Electronic Banking Department at **(661) 371-2044** or send us an email at **ElectronicBanking@vrbank.com** for assistance.

WHAT BROWSER SHOULD I USE FOR myVRB ONLINE BANKING?

To ensure proper functionality, we recommend using the most recent versions of Internet Explorer, Firefox, Chrome, and Safari for browser software.

CAN I USE MY PHONE/TABLET TO ACCESS myVRB ONLINE BANKING?

Absolutely. myVRB will provide you the ability to bank anytime, anywhere, from any device conveniently and securely. You can download the myVRB Mobile App on any Android or Apple device. If you're on a platform that isn't Android or Apple, you can access online banking via your HTML-compatible mobile browser.

WILL I HAVE TO RE-DOWNLOAD OR UPDATE THE myVRB MOBILE BANKING APP?

If your tablet and phone are set to automatically update, you won't need to do anything to access your accounts with mobile banking.

WILL MY ACCOUNTS LOOK DIFFERENT?

Yes, your accounts will look different, they will display in an easy-to-view tile format.

WILL MY PREVIOUSLY DEFINED TEMPLATES (ACH & wires, accounts, and other user preferences) CARRY OVER TO THE UPGRADED SYSTEM?

Yes, all previously defined templates, accounts, and other user preferences will carry over.

WHAT TYPE OF TRANSFERS CAN I MAKE ON THE "MY ACCOUNTS/LOANS"?

You can transfer between your checking, savings and loan accounts.

WHAT ACCOUNTS WILL APPEAR ON THE HOME PAGE?

Your checking, savings, CD, and loan accounts will display. Click on any of the accounts to obtain account history, transactions, and check images.

WHAT IF I DON'T SEE ONE OF MY ACCOUNTS ON MY NEW HOME PAGE?

Contact our Electronic Banking Department at **(661) 371-2044** or send us an email at **ElectronicBanking@vrbank.com** for assistance.

HOW CAN I VIEW MY ACCOUNT HISTORY?

You can view the history of any account by clicking on the account.

HOW DO I VIEW TRANSACTIONS FROM A SPECIFIC DATE RANGE?

Click on the account you would like to display, click on "Show Filters" drop down box and apply the filters you would like. Select "Apply Filters" and your results will appear.

CAN I SEND A SECURE MESSAGE ON myVRB ONLINE BANKING?

Yes, click on the 'Message' tab to send us any questions about your accounts. You will receive a reply within 24 hours.

WHAT OTHER INFORMATION IS SENT VIA THE MESSAGE CENTER?

You will receive notifications on date, account, history, online transactions, and security alerts. You can choose to receive "Alerts" via email, text, or by the Message Center.

HOW DO I SET UP "ALERTS" TO MONITOR MY BALANCES OR TRANSACTIONS?

Click on "Alerts" from the navigation menu to customize alerts for dates, account, history and online transaction alerts. You may choose to receive your alerts via text or email.

WHAT ARE "SECURITY ALERTS?" I AM UNABLE TO DISABLE A FEW OF THEM.

"Security Alerts" are established to secure sensitive online activity such as changes to passwords, browser registration, address change, external funds transfers and more. These types of "Security Alerts" are in place to protect you from possible fraudulent activity on your account.

WHEN I ENTER MY LOGIN NAME, IT WON'T LET ME LOGIN.

If you cannot access myVRB Online Banking or Mobile Banking please call us at **(661) 371-2044** or send us an email at **ElectronicBanking@vrbank.com** during regular business hours for assistance. Know that the day after the conversion, our Electronic Banking Department will offer extended business hours for clients who have questions or difficulty logging into their accounts.

WHAT IF I CAN'T REMEMBER MY PASSWORD?

After entering an incorrect password in the login box, click the "Forgot your password?" link just below the login button. Enter your User ID to receive a new Secure Access Code via email or text message to reset your password.

WHAT IS A "SECURE ACCESS CODE?"

A "Secure Access Code" is a security feature that validates contact information that currently resides in the Bank's records to authenticate your identity. It protects your accounts from unauthorized access.

HOW DO I CHANGE MY PHONE NUMBERS FOR MY 'SECURE ACCESS CODE?'

Click on "Security Preferences" on the navigation menu. Next, select "Secure Access Code" and follow the instructions on the screen. You will be able to receive your code by text, voice call, email, or all three.

DO I HAVE TO RETRIEVE A “SECURE ACCESS CODE” EACH TIME I TRY TO ACCESS myVRB ONLINE BANKING?

Not if you are accessing online banking from a verified personal computer, tablet or phone that allows cookies and saves browser history. (Please read below - “Why am I being asked to register my computer every time I login?”)

WHY AM I ASKED TO REGISTER MY COMPUTER OR MOBILE DEVICE?

This is a security feature to protect your myVRB Online Banking session. You should only register a PC, laptop, tablet or mobile device that you own.

WHY AM I BEING ASKED TO REGISTER MY COMPUTER EVERY TIME I LOGIN?

If you are being prompted to register your computer every time you login, your browser might not be allowing cookies. myVRB Online Banking places a cookie on your computer when you register your browser. This lets us know that you have confirmed and trust the computer being used.

If you have a security program that clears your internet cookies, or if you clear them manually, you will be required to re-register your computer. You may choose to adjust this setting in your browser’s “Tools” or “Internet Options” settings and add ValleyRepublicBank.com as a trusted site.