

Frequently Asked Questions

I'm new to Online Banking, how do I enroll?

To enroll in Online Banking, simply visit valleyfirstcu.org and select Enroll on the top right-hand side. Once your enrollment is approved, you will have access to Online Banking.

What is a Secure Access Code?

A Secure Access Code is an automatically generated code that is needed to access Online/Mobile Banking on unregistered devices. When logging into Online/Mobile Banking from an unregistered device, you will be prompted to select the delivery method for your one-time Secure Access Code. Secure Access Codes are sent to you by the credit union via phone call, text message, or email and expire **one hour** from the time it was requested and sent.

Will I need to register my devices in order to access Online/Mobile Banking?

You will not be required to register any devices; however, if you choose not to register your devices you will be required to enter a Secure Access Code in addition to your password each time you log in.

How often will I have to register my device?

You will only have to register each device once in order to access Online/Mobile Banking without a Secure Access Code.

Note: 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 device each time you log in to Online/Mobile Banking.

Is the Secure Access Code my password?

No, the one-time Secure Access Code is a unique code that is needed to register any device you use for Online/Mobile Banking.

How do I reset my password?

If you are having trouble with your password, select the "Forgot your password?" option and you will be prompted to enter your Login ID and verify your account using a Secure Access Code.

Note: Previously used passwords cannot be used again as a new password.

Do you have a Mobile Banking App?

Yes, an app is available through the App Store and Google Play. In the App Store (iOS devices) search for Valley First Credit Union, in Google Play (Android devices) search for Valley First CU.

Is the Mobile Banking App compatible with my smartphone?

Our app is compatible with Apple® and Android™ devices. The app is available from the App Store and Google Play.

Note: The Mobile Banking App is only compatible with Apple iPhone 4 and newer models. The best mobile connectivity for the new Mobile Banking app is 4G LTE/Wi-Fi. You may experience a slightly different appearance or behavior if using 3G/Wi-Fi.

What is the Secure Message Center within Online/Mobile Banking for?

Unlike email, the Secure Message Center is the perfect place to inquire about any account transactions or questions you may have because it's secure! You can also write to Member Service regarding the following:

- Deactivate/Activate a debit card
- Report a lost or stolen debit card
- Request Overdraft Privilege (eligible members only)
- Questions regarding your account or loan
- Report fraud

Who do I contact if I'm having trouble accessing Online/Mobile Banking?

Contact Member Service at (877) 549-4567 or visit a branch during business hours.