

# VBN QUICK REFERENCE

## WHAT WILL CHANGE WITH VBN

1. **'Security Code' & 'Password'** are the *same thing*.
2. To prevent being Locked Out of your online banking on the 3<sup>rd</sup> unsuccessful logon attempt, click on the 'reset security code' link *prior to the 3<sup>rd</sup> unsuccessful attempt*.
3. VBN does not support Shared Accounts. There will only be **Joint/Linked** Accounts, which are the same thing.
4. VBN is SSN based and someone must be **Joint** to view the account.
5. **JOINT /LINKED/ ACCOUNTS:**
  - a. When signed in under the primary member's account number, only that member will be able to transfer funds from the joint account. However, all account holders can transfer funds into the joint account.
  - b. **ALL ACCOUNT DETAILS** will display for **ALL ACCOUNT HOLDERS** listed on the Joint/Linked account on the member side of things.
6. **30 Months of eStatements** are available for you on VBN.
7. TVACCU must have your **current email** on file in order for you to receive validation codes during your VBN Enrollment process.
8. **RECURRING INTERNAL TRANSFERS** that you previously set up in **Netbranch** ***will not*** transfer over to VBN. You must reenter those into the **VBN online banking**.

## MOBILE

1. You will be able to **ENROLL** into **VBN** using your Mobile App. The Mobile App home screen will contain the VBN website link for you to set it up.
2. You will have to go into **VBN** to **re-set your ALERTS (alerts you personally set up yourself such as balance alerts)**, as well as your **ACCOUNT NICKNAMES**.

### WHAT WILL STAY THE SAME

1. BILL PAY
2. VISA CREDIT CARD

### NEW FEATURES AVAILABLE WITH VBN

1. 30 Months of eStatements are available for you to view within your VBN online banking.
2. Enhanced Research Capabilities. The 'KEYWORD' feature allows you to look up groups of your transactions by vendors, by categories such as all 'ACHs' or all 'PayPals', etc.
3. Apply for a Loan on VBN.
4. Request Forms such as *Stop Payment* & more from within your online banking.
5. Convenient *Quick Links* for frequent actions such as Transfer Money, eStatements, and more.
6. Direct Email Messaging between Members & TVACCU (and vice versa) within your VBN online banking.
7. SITE NAVIGATION & APPEARANCE – The VBN site is extremely easy to navigate and will have a new look and feel consistent with our logo colors.
8. You will be able to set Favorites within your accounts and Hide accounts if you don't wish to see all of your JOINT Accounts.

## Frequently Asked Questions

1. **Question:** *Why aren't my Shared Accounts showing up?*

a. **Answer:** For security purposes, there are only JOINT ACCOUNTS within the VBN system. There will no longer be SHARED Accounts.

2. **Question:** *Why are all account details of all account holders showing up on my joint accounts?*

**Answer:** While you're able to 'Hide' any account from view within the joint VBN account; as joint account holders, all account holders possess the right to view the details of the account.

3. **Question:** *On Joint Accounts, why is the Primary Account Holder the only one who can transfer funds from the account?*

**Answer:** As a security measure to protect the funds from account holders who are not the Primary Account Holder. However, **ALL** Joint Account Holders can transfer funds **INTO** the Account.

4. **Question:** *Why are my previous recurring internal transfers no longer showing up?*

**Answer:** Those permissions involving other internal accounts must be reaffirmed in the new VBN system; therefore members' must reset them in VBN.

5. **Question:** *How do I set up my Favorites within my accounts?*

**Answer:** You can do this under the Account Settings tab. All Joint accounts will show up but you can *hide* any that you don't wish to see and reorder the accounts that you wish to see or choose Favorite accounts.