

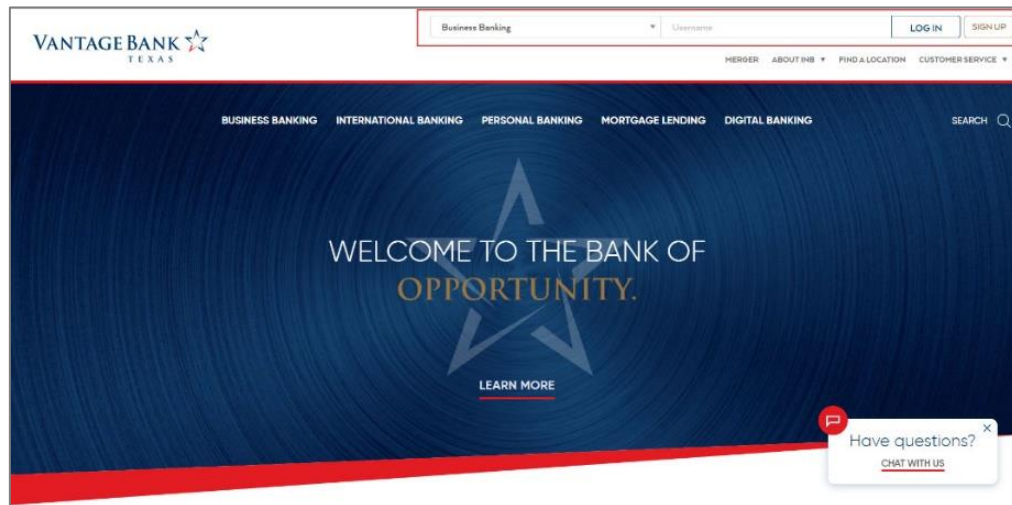


REQUIRED ITEMS

- Vantage Bank Texas will provide you with a **User ID & Temporary Password**
- A **Security Token** will be provided to the administrator or designated user(s)

FIRST TIME LOGIN

- Step 1: Go to www.vantage.bank and locate the login box at the top right-hand corner of the homepage.
- Step 2: Select the **Business Banking** from the drop down



- Step 3: Enter your **User Name** provided to you and your assigned **Temporary Password** (both are case sensitive)
- Step 4: Read & Accept the **Online Banking Terms & Conditions**
- Step 5: Click the **Login** button

Terms and conditions

Vantage Business Online Agreement This Agreement is made between Vantage Bank Texas, 1801 South 2nd Street, P. O. Box 1700, McAllen, Texas 78505-1700, ("Bank") and all of the owner(s) or authorized signatories of one or more accounts at Bank who have accessed this Agreement and agreed to this Agreement and obtained a password (collectively, "you"), BY CLICKING ON THE "ACCEPT" BUTTON AT THE END OF THIS AGREEMENT AND USING THE SERVICES PROVIDED FOR IN THIS AGREEMENT, YOU ARE AGREEING TO ALL THE TERMS AND PROVISIONS OF THIS AGREEMENT. This Agreement relates to providing you with online access to all of the accounts with Bank ("Account") of which you are the owner or on which you are an authorized signer (collectively, "Your Account") and to your loans with Bank (collectively, "Your Loan") and allows you to transfer money from one of Your Accounts with Bank to another of Your Accounts and to have payments of Your Loan made by Bank from Your Account. Bank agrees to furnish to you certain online services, described herein, related to Your Account and to Your Loan. This Agreement will apply to all of the accounts with Bank which you own or on which you are an authorized signer. You agree to abide by the terms and provisions of this Agreement, and understand that the online services provided under this Agreement are also governed by any other agreements or terms and conditions between you and the Bank that govern Your Accounts. Further, Bank may disclose nonpublic financial information about Your Account and Your Loan to nonaffiliated third parties who perform services for or functions on behalf of Bank. Bank has taken reasonable precautions to assure that such third parties maintain the confidentiality of this information. Please review Bank's Privacy Policy Notice at www.vantage.bank. This Privacy Policy Notice sets out further circumstances under which bank may use or disclose this information, and sets forth other general information regarding the Bank's privacy policies and procedures in general which also apply to the online services provided under this Agreement. "Mobile Banking Services" means the Bank's Online Banking Services, as described in this Agreement that can be accessed via your Mobile Device. "Mobile Device" means a mobile telephone or other mobile device capable of sending and receiving SMS text messages and/or accessing the Internet via a web browser and that is registered with Bank by you when enrolling in Mobile Banking Services. "Vantage Business Online" or "Online Banking Services" means (a) all of the banking services described in this Agreement that can be accessed via personal computer by connecting to the Vantage website, and (b) if you choose to enroll in the optional Mobile Banking Services, all of the banking services that can be accessed via your Mobile Device. 1. Vantage Business Online a. Vantage Business Online Services Accessed Via Personal Computer The scope of Vantage Business Online is described in [Download a PDF of the terms and conditions.](#)

By clicking "I agree", I acknowledge that I have read and accept the above terms and conditions.

Step 6: You will be prompted to enter the **temporary password** again then establish a **new password**. (You will not need to remember the temporary or new password as your token registration will override these passwords.) Click **Continue**.

Change Password

Your password helps prevent unauthorized people from logging into online banking. Changing it periodically keeps your accounts secure.

Complete the following to change your password.

Your new password must include:

- Between 10 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

New password *

Confirm new password *

* Indicates required field

Please note that you will most likely receive an automated security email notifying you that your password has been changed.

NOTE: If changes are made at any time that you did not initiate, please contact Vantage Bank Texas **immediately** at (877) 627-9099.

Mon 10/29/2018 6:39 PM

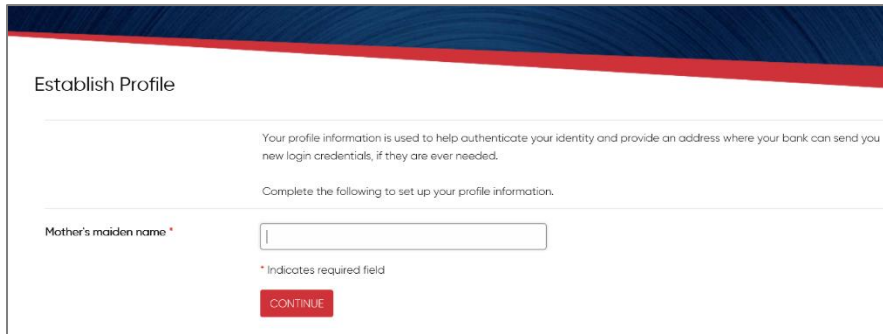
VT Vantage Treasury Management Services <e_notify@vantage.bank>
Password Changed

To _____

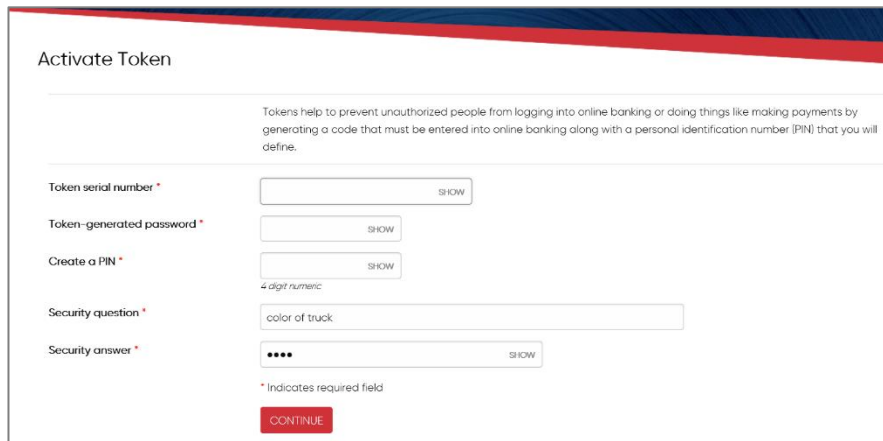
Your password has been changed. If this change is unauthorized, please contact Customer Service.

Thank you

Step 7: You may be prompted to answer additional security questions.



BEGIN ACTIVATION



Step 8: Activate your token by completing the following fields.

Token Serial Number – Enter the number on the back of the token (do not include dashes)



Token-Generated Password – Flip the token over and press the silver button on the front of the token. Enter the 8 digits that appear.



Create a PIN – Enter a unique 4-digit numeric PIN that will be easy to remember.

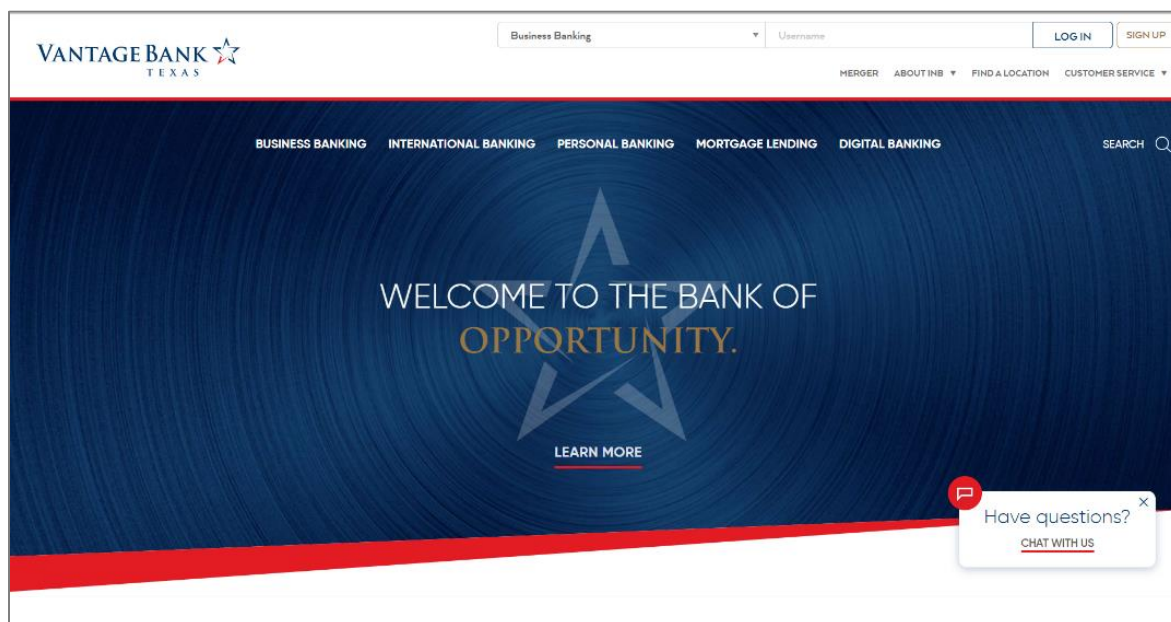
NOTE: Moving forward, each time you login to Vantage Business Online, the 8-digit token number along with the 4-digit pin (a total of 12 digits) will be placed in the Password field.

Security Question – Enter a question (40 characters max).

NOTE: The Q & A may be used for security validation in the future.

Secret Answer – Enter the answer to the above question (13 characters max.)

FUTURE LOGINS



Step 1: Go to www.vantage.bank and locate the login box at the top right-hand corner of the homepage.

Step 2: Select the **Business Banking** from the drop down

Step 3: Enter your **User Name** (case sensitive)

Step 4: **Password** – Press the token button once and enter the numbers that appear, plus the 4-digit PIN you previously created.

(Example: 34260101 + _ _ _ _)

12 digits total

Step 5: **Confirmation** – Quickly **press the silver button** again to reveal and validate the number showing on the token matches what the system is showing. Click **OK**.



PLUS the
4 digit PIN

