



Service With Solutions®

Your Transition Guide to **Trico Business Express**



Visit [TriCountiesBank.com/welcome](https://www.tricountiesbank.com/welcome)

Welcome to Trico Business Express

Trico Business Express is a simple, modern, easy-to-use business online banking platform designed to meet the needs of small businesses. In this guide, you will find resources to assist you with the transition to Tri Counties Bank.

Please review this guide for instructions to help you get started. Additionally, many online resources are available to you at [TriCountiesBank.com/welcome](https://www.tricountiesbank.com/welcome).

Should you need further assistance, our customer care agents are also available to help you throughout the transition at 1-800-922-8742.



WE'RE HERE TO HELP

Put the experience and knowledge of your local Tri Counties Bank team to work for you. For Trico Business Express support call 1-800-922-8742.

Important Dates

March 25, 2022
Access to myVRB Online Banking ends

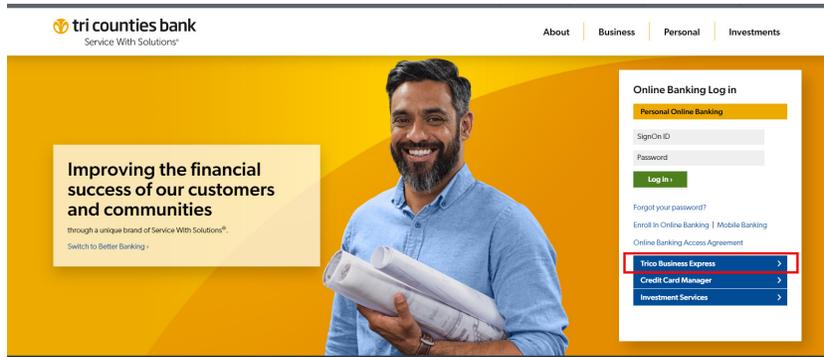
March 28, 2022
Start using Trico Business Express

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Starting at 8:00 AM on March 28: Log in to Trico Business Express

- 1 Go to www.tcbk.com
- 2 Select Trico Business Express



It will take you to the Trico Business Express login page

A screenshot of the Trico Business Express login page. The page features the Trico Counties Bank logo at the top. Below the logo is the heading 'Welcome to Trico Business Express'. There are two input fields: 'Company ID' and 'User ID'. Both fields have a red asterisk icon to their left, indicating they are required fields. Below the 'Company ID' field is a note: 'This value is case sensitive.' Below the 'User ID' field is another note: 'This value is case sensitive.' There is a 'Login Help >' link below the input fields. At the bottom left, there are links for 'Terms and Conditions >', 'Privacy Policy >', and 'Contact Us >'. At the bottom right, there is a blue 'Login' button.

- 3 Input your Company ID
 - **A letter containing your Company ID was mailed to you. If you need assistance, please call us at 1-800-922-8742.**
- 4 Input your User ID
 - **Your User ID is the same as your myVRB Online Banking User ID.**
- 5 Click "Login"
- 6 Input your Temporary Password

Temporary Password = Tcbxxxx22#

Where "xxxx" is the last 4 digits of your primary phone number (as listed with Valley Republic Bank's myVRB Online).

- 7 Create a new Password
- 8 Select your security questions
- 9 Select Submit at the bottom of the page



Security Questions

▪ = Required Field

Question #1

▪ ▾

Answer to Question #1

▪

Question #2

▪ ▾

Answer to Question #2

▪

Question #3

▪ ▾

Answer to Question #3

▪

- 10 Update your contact information under your profile
- 11 Validate information for additional users (if applicable)

Welcome to Trico Business Express

Trico Business Express includes a user-friendly Dashboard which summarizes your account activity as well as additional features and tools to meet your banking needs.

Features and Benefits

- ✓ Customizable Dashboard allows you to modify sections to fit your needs
- ✓ Secure messaging allows you to communicate easily and securely with our Business Banking Specialists
- ✓ Dynamic design ensures your user experience is consistent across devices
- ✓ Simplified navigation and easy-to-use menu
- ✓ Alerts to communicate when action is needed within your account
- ✓ User administration allows you to manage employee access to Trico Business Express
- ✓ Add-on time-saving features such as ACH Credit Origination and Domestic Wire Transfer
(Additional fees apply. Contact your local banker for details.)

Home

The screenshot displays the Trico Business Express dashboard. At the top left is the 'tri counties bank' logo. A navigation sidebar on the left includes links for Home, Accounts, Transfers, Payments, Mobile Deposits, Stop Checks, Alerts, Messages, Admin Manager, Companies, Users, Resources, eStatements, Terms and Conditions, Privacy Policy, and Contact Us. The main content area features a 'Welcome to Trico Business Express' banner with a woman's image. Below the banner is an 'Account Snapshot' table showing two checking accounts with their current and available balances. To the right, a 'Tasks' widget lists 'Approvals Pending', 'Secure Messages', 'User Lockout', and 'Missed Payments', each with a zero count. Below that is a 'Balance Summary' widget for a checking account with an available balance of \$34.00. A '+ Add' button is located at the bottom right of the dashboard.

CHECKING	Current Balance	Available Balance
Test 2 (*0005)	\$7.64	\$8.65
Test 1 (*0002)	\$26.36	\$25.35

CHECKING	Available Balance
	\$34.00

The Dashboard provides you with a quick view of the items that are important to you. You can view up to five accounts of your choice in the Account Snapshot, place a stop payment, or manage upcoming payments using the Payments Calendar. Trico Business Express uses “widgets”-sections of the web page-that can be added or moved to best meet your needs. Move the widgets to customize the view that best meets your day-to-day preferences.

Tip: Drag and drop, close and open widgets to match your preferred view.

Accounts

- ✓ Clear, easy-to-read transaction history on all your accounts.
- ✓ Additional, detailed information provided on electronic transactions.

The Accounts menu gives you a clear view of all your accounts and activity. The layout allows you to navigate from account to account quickly and easily.

Transfer Money

Transfer money between accounts and view recent transfers.

The screenshot displays the 'tri counties bank' website interface for transferring money. The top navigation bar includes the bank logo, the user name 'Sample Company, Inc.' with a dropdown arrow, and the user name 'John Sample'. The left sidebar contains a navigation menu with options: Home, Accounts, Transfers (highlighted), Payments, Mobile Deposits, Stop Checks, Alerts, Messages, Admin Manager, and Resources. The main content area is titled 'Transfer Money' and features a 'Transfer Funds Between Accounts' form. The form includes a progress indicator with three steps: 1. Create (highlighted), 2. Review, and 3. Complete. The form fields are: From Account (Make a selection), To Account (Make a selection), Amount (\$), Transfer Date (10/10/2019), and Memo. There is a 'Repeat Transfer' button and a 'This is a one-time transfer.' checkbox. At the bottom of the form are 'Cancel' and 'Review' buttons. The right sidebar has two sections: 'Recent Transfers' and 'Upcoming Transfers', both showing 'No results'. There are 'Print' and 'Export' buttons at the top of the right sidebar. The user's last login is noted as '10/10/2019 10:39 PM'.

Stop Payments

Place a stop payment when it is convenient for you. Requests must be submitted individually.

The screenshot shows the 'Stop Checks' page in the tri counties bank online banking interface. The page is titled 'Stop Checks' and features a progress indicator with three steps: 1. Create (highlighted in orange), 2. Review, and 3. Complete. Below the progress indicator, there are several form fields: 'Account' (a dropdown menu with 'Make a selection' selected), 'Check Number' (a text input field), 'Amount' (a text input field with a dollar sign prefix), 'Date Written' (a date picker), and 'Written To' (a text input field). There are also buttons for 'Individual' and 'Range'. To the right of the form is a 'Recent Stop Checks' section with a search bar, a dropdown for 'Account' (set to 'Make a selection'), and a 'Search' button. Below the search bar, there is a table with columns for 'Created', 'Check', and 'Account', but it currently displays 'No results'.

Alerts

Your security is important! Trico Business Express offers a range of Alerts and Notifications to protect your business while you focus on more important things.

The screenshot shows the 'Set Active Alerts' page in the tri counties bank online banking interface. The page is titled 'Set Active Alerts' and features two main sections: 'Account Alerts' and 'Payment and Transaction Alerts'. In the 'Account Alerts' section, there is a checkbox for 'Alert me when my balance reaches the specified threshold.' and another checkbox for 'when my account is overdrawn.' In the 'Payment and Transaction Alerts' section, there is a heading 'Alert me when:' followed by four checkboxes: 'A transaction fails', 'A transaction is successful', 'A transaction was missed.', and 'A transaction requires my approval.' To the right of the form is a 'Recent Alerts' section with a search bar, a dropdown for 'Date' (set to 'Sep 9, 2019 11:39 AM PDT'), and a 'Showing 1 - 1 of 1 results' indicator.

Admin

Create and maintain users, modify permissions, or reset passwords within the Admin tab.

NOTE: To edit your profile, click on your profile from the dropdown in the upper right hand corner.

The screenshot displays the 'Admin Manager - 147258' interface for 'Sample Company, Inc.' with user 'John Sample'. The left sidebar includes navigation options like Home, Accounts, Transfers, Payments, Mobile Deposits, Stop Checks, Alerts, Messages, Admin Manager (selected), Users, Accounts, Resources, and Terms and Conditions. The main content area shows the user profile for 'Jane Example (JExample)'. It includes a 'Select A User' dropdown with 'Jane Example' selected and a '+ Add A New User' button. Below this is a 'Services' section with a grid of permissions: View Accounts, Account Alerts, Employee Pay Groups, Transfer, Manage Payees, Statements, 1-2 Day ACH, Same Day Wire, and Stop Checks. A 'Never Logged In' status is shown. A second section for 'Jane Example (JExample)' features a table with columns for Accounts, Transfers, Payments, Fraud Protection, Additional Access, and Additional Services. The 'Additional Access' and 'Account Alerts' columns contain toggle switches for 'ON' and 'OFF'. The table lists 'Account', 'Loan (*0260)', 'Line of Credit (*1260)', and 'Savings (*8362)'. At the bottom right, there are 'Cancel' and 'Save' buttons.

Message Center

✓ Within the Message Center you can send us secure messages and view bulletins and outstanding approvals.

The screenshot shows the 'Message Center' interface. The left sidebar is identical to the Admin Manager page. The main content area has a header with 'Messages 0', 'Bulletins 0', and 'Approvals 0'. Below this is a search bar with a 'Compose' button. There are two sections, each displaying 'No results' under a 'Creation Date' and 'Subject' header.

Download the Mobile Banking App

Mobile Banking

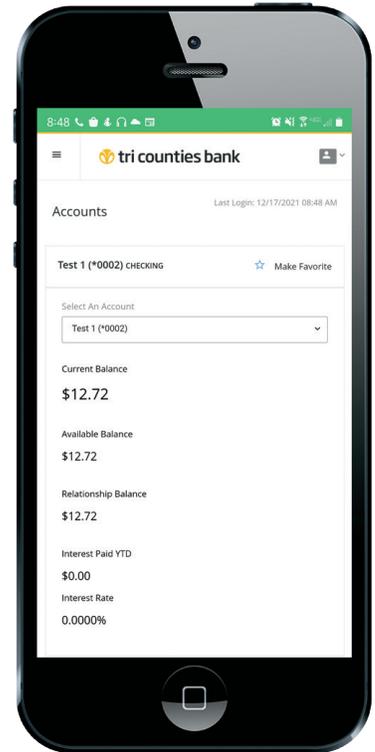
Keep tabs on your balances and activity directly from the mobile app!

After you have logged into Trico Business Express, download the mobile app:

1. Visit App Store or Google Play and Search for "Trico Business".



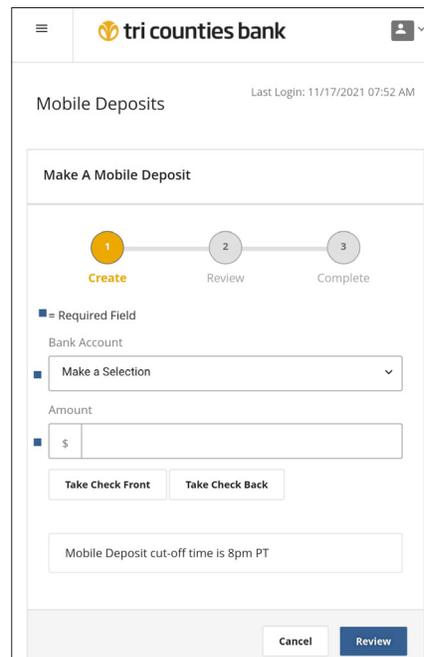
2. Log in to Trico Business Express from your desktop to retrieve your **Activation Key**, which can be found in My Settings > My Profile.
3. To get started, log in to the app from your phone using your desktop credentials and your **Activation Key**.



For detailed instructions, please see the Mobile App Registration Guide at <https://www.tcbk.com/welcome/business-online-and-mobile-banking-services>

Mobile Deposits

Make deposits on-the-go from your phone or tablet.



Frequently Asked Questions

How do I access Bill Pay?

Select Payments>Make a Payment> 3-5 Business Days Standard Bill Pay. This will launch the Bill Pay window where you can add payees, schedule payments, or view history.

See page 3 for complete instructions about logging into the new system.

Will there be any changes to Mobile Deposit?

The only change is that Tri Counties Bank offers a later cut-off time at 8:00 PM PT for crediting of mobile deposits on the same business day.

Are eStatements available?

If you wish to receive statements electronically, please enroll in eStatements on or after March 28. Instructions were included in the letter which was mailed to you. If you need assistance, please call 1-800-922-8742.

How are new accounts added to Trico Business Express?

To add accounts, please contact Tri Counties Bank at 1-800-922-8742. Account permissions are entitlement based. Your designated company Administrator will need to grant access to any additional users.

Terms and Conditions

Please take time to review the Trico Treasury Center and Trico Business Express Terms and Conditions. They're available on our website at [TriCountiesBank.com/welcome](https://www.tricountiesbank.com/welcome). By using Business Express, you agree to the updated Terms and Conditions.



WE'RE HERE TO HELP

*Put the experience and knowledge of your local Tri Counties Bank team to work for you.
For Trico Business Express support call 1-800-922-8742.*

We would like to hear from you.

We want to ensure your transition to Tri Counties Bank goes smoothly. Please do not hesitate to contact us with questions or for assistance.

- Speak with a banker: 1-800-922-8742
- Find us online: Visit [TriCountiesBank.com/welcome](https://www.TriCountiesBank.com/welcome) for the latest conversion information and updates.



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