Before You Register

Before using MV Online, you must first register. This process will take about five minutes. To help the process go smoothly, there are a few things you should know before you register.

Primary Member

The primary member is the person who should register the account. The primary member is the first person listed on the account and whose name appears on the statement. This member will need to provide personal information such as account number, the last four digits of their social security number, and birthdate.

If you are registering an account for a business, you will need to provide the last four digits of your business' tax identification number, and the zip code of your place of business.

Contact Information

It is critical that we have your current contact information on file before you begin registering.

As part of the registration process, you will be required to enter a passcode. We will send this passcode to the email address on file for the account you are registering.

If you do not have a current email address on file at Merrimack Valley Credit Union, contact the call center at 800.356.0067 or visit any branch and a Merrimack Valley Credit Union representative will be happy to assist you.

Username

You will need to choose a username for the account. Your username must meet the following criteria:

- Not be the same as your account number or password
- Between 6 and 20 characters long
- Start with a letter
- Contain only letters, numbers
- No spaces or special characters
- NOT case sensitive

Password

You will need to choose a password for the account. Your password must meet the following criteria:

- Not be the same as your account number or username
- Between 8 and 20 characters long
- Must contain at least one number
- Contain only letters, numbers and these special characters ~!@#$%^&?*+=
- Is case sensitive

Security Questions

You will be asked to select questions and provide answers as a security measure to help prevent would-be identity thieves from accessing your account.

Security Phrase and Image

You will be asked to choose a security phrase and select an image as proof that you are within Merrimack Valley Credit Union's MV Online Branch system.

Use Your Username to Sign In

After you have successfully registered your account, you should not use your account number to sign in. You should sign in with the username you selected when you registered.

Signing In to the Online Branch

Before you sign in for the first time, you'll need to complete the one-time registration process.

If you have already registered, follow these steps to sign in to your account:

1. Go to the Merrimack Valley Credit Union home page at http://www.ilovemvcu.com.
2. Look for the sign in box on the home page and enter the username you chose during the registration process.

   Tip: Remember to enter your username, *not* your account number.

   If you forgot your username, here are instructions to help you retrieve it.
3. Press the "Sign In" button.
4. If you entered a valid username, you'll see a page with the security phrase and security image that you chose during the registration process. If the security phrase and security image are correct, enter your password and press "Next".

   Tip: If you do not recognize the security phrase and security image being displayed, you likely entered the wrong username. Click on the "Start Over" link and enter your username again.

   If you forgot your password, here are instructions to help you retrieve it.
5. If this is the first time you have signed in to your account from the computer you are currently using, you'll be asked to answer a security question.

   The security question is one of the three questions you chose during the registration process. Type the answer to the question in the "Answer" box.

   If you forgot the answer to the security question being asked, here are instructions to help you reset your account.

   If you are using a computer at your home, you can answer "Yes" to the "Remember Computer?" question. When you answer "Yes", you will not be required to answer a security question the next time you sign in.
6. You are signed in to your account.

Resetting Your Password

Follow these steps to reset your password:

1. Go to the Merrimack Valley Credit Union home page at www.ilovemvcu.com
2. Look for the sign in box on the home page and click on the "Need help signing in?" link.
3. Click on the "Forgot your password?" link.
4. Enter your account number, the last 4 digits of your social security number, your birthday, and your username.

   Tip: **If there is more than one person on the account, you must enter the last four digits of social security number and birthday of the primary account holder.** The primary account holder is the person whose name is listed on the statement.

   Tip: If you forgot your username, here are instructions to help you retrieve it.
5. Press the "Start" button.
6. A passcode will be sent to the email address listed on your account. Enter the passcode into the box provided.

   Tip: If the email address on your account is not correct, you'll need to contact our Member Support Center at 978.975.4095 or toll-free at 800.356.0067 during regular support hours for assistance.

   Tip: If you don't receive the passcode in a minute or two, check the spam folder in your email service to make sure the email wasn't sent there inadvertently.
7. Press the "Next" button.
8. Choose a new password and enter it in the "password" field. You will be required to enter your password every time you sign in. So choose a password that you will remember. Your password must also follow certain requirements. To see what those requirements are, click on the "show password rules" link.
9. Enter the password again in the "Confirm password" field.
10. Press the "Next" button.
11. Your password reset is complete. You can now sign in with your new password.

Resetting Your Username

Follow these steps to reset your password:

1. Go to the Merrimack Valley Credit Union home page at www.ilovemvcu.com .
2. Look for the sign in box on the home page and click on the "Need help signing in?" link.
3. Click on the "Forgot your username?" link.
4. Enter your account number, the last 4 digits of your social security number, your birthday, and your password.

   Tip: **If there is more than one person on the account, you must enter the last four digits of social security number and birthday of the *primary account holder*.** The primary account holder is the person whose name is listed on the statement.

Tip: If you forgot your password, <u>here are instructions to help you retrieve it</u>.

5. Press the "Start" button.
6. A passcode will be sent to the email address listed on your account. Enter the passcode into the box provided.

    Tip: If the email address on your account is not correct, you'll need to contact our Member Service Call Center at 978.975.4095 or toll-free at 800.356.0067 during regular support hours for assistance.

    Tip: If you don't receive the passcode in a minute or two, check the spam folder in your email service to make sure the email wasn't sent there inadvertently.

7. Press the "Next" button.
8. Your username will be displayed. You can now sign in with your username.

What to do if you forgot your security question answers

If you forgot your security question answers, there are two things you can do.

If you have a computer that you have chosen to "Remember computer" on, you can log in on that computer and reset your security questions.

Otherwise, you'll need to contact our Member Service Call Center at 978.975.4095 or toll-free at 800.356.0067 during regular support hours for assistance.

What to do if you forgot both your username and password

If you forgot both your username and password, you'll need to contact our Member Service Call Center at 978.975.4095 or toll-free at 800.356.0067 during regular support hours for assistance.

What to do if your account is locked

If your account is locked, you'll need to contact our Member Service Call Center at 978.975.4095 or toll-free at 800.356.0067 during regular support hours for assistance.

Software and Hardware Requirements for MV Online

To use MV Online, you'll need a modern computer or tablet device with internet access and a modern web browser. The system supports Internet Explorer version 8+, the latest versions of Chrome, Firefox, Safari, or any other modern, W3C-compliant web browser. Cookies and JavaScript must be enabled to use the site.

We highly recommend that you have an up-to-date antivirus program installed on your computer. Additionally, we advise you to disable toolbars, add-ons, plug-ins, or extensions in your web browser to ensure your personal information is safe.