

River Valley Credit Union

Online Banking

New user setup guide

Members can 'self enroll' for the service by answering a few simple questions. Before beginning the process, please make sure you have this information available:

_____ The account number for the RVCU account you'd like to set up.

_____ The PIN number used in our audio banking product.

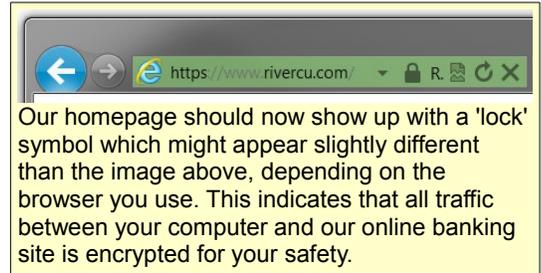
**This is NOT the same as the PIN number used for your ATM card.
Contact us if you do not have an audio teller PIN set up yet.**

_____ The date of birth for the primary account holder.

_____ The zip code associated with the address on record for the account.

_____ The last four digits of the primary account holder's Social Security Number.

_____ A valid email address to use for notifications, etc.



Step by step installation instructions begin on the next page. The entire process should take less than 15 minutes to complete.

If you encounter any problems while setting up your account, please call the Credit Union during regular business hours at 802-254-4800. If you call for assistance, please have all of the above information ready.

To begin the setup process, go to our website at WWW.RiverCU.com

- 1) Look for the Online Banking login form in the left menu. Click the **'New User'** link at the bottom of the form.
- 2) Click on the **'Begin New User Setup'** link at the bottom of the page that appears.

Log on to online banking:

ENTER USER ID

ur m2

Enter the code below

Get a New Code

ENTER CODE (no spaces)

LOGIN

[New User?](#) [Forgot Password?](#)

- 3) If you see a page like the one to the right, asking for your **User ID**, click on the link at the bottom of the page that says **'New users click here'**. Otherwise, continue on to the next step.

User ID:

(Enter this code in the text box below)

m x m7

Get a new Code

Random Code:

Enter

New users [Click Here](#)

This first page asks for three items

- 4) **Random Code:** Enter the four character code you see above the box.
If the code that is displayed is difficult to make out, click 'Get a New Code' to try a different one.
- 5) **Account:** Enter your River Valley Credit Union account number for the account you are setting up.
- 6) **PIN:** Type your PIN code.
Note: This is the same PIN code you use for our 'Audio Response' telephone banking system. If you have never used that service, please contact us to get have an initial PIN number assigned.

- 7) When you have completed all three boxes, click **'Enter'**.

(Enter this code in the text box below)

pep7

Get a New Code

Random Code:

pep7

Account:

9876543

PIN:

••••

Enter

The next page you see will ask you for some personal information.

This is to verify that you are the owner of the account you are setting up.

If there is more than one name on the account, enter the information on this page the **PRIMARY** account holder.

8) Last 4 digits of your Social Security Number.

9) Five digit zip code

10) Check this box **only** if you have no zipcode. (for instance if you have a non-US address).

11) Date of Birth. Use the drop down menus to select the Month, Day and 4 digit year of your birth.

12) When you've completed this information, click 'Submit'.

New User Information

As a new home banking user, for your security, please provide the following information. You will not be asked for this information again. Thank you!

Last 4 Digits of Social Security Number (format is nnnn)

Home Zip Code (format is nnnnn)

No Zip Code

Date Of Birth MM 2 DD 28 CCYY 1980

Submit

Note: This address will be the current address as shown in our system. If you have moved and not changed your address with us, please stop in at any branch to update your account information!

Update E-Mail Address

13) If we do not have an email address on record for you, you will be prompted to enter one here. Type your email address in both boxes EXACTLY the same both times, then click **'Change E-Mail Address'** to continue.

E-mail Address:

Confirm E-mail Address:

Change E-Mail Address **Reset**

We will not disclose this address to anybody else. It will only be used for password resets, account notifications and other services related to online banking.

Note: When you enter an address here, it will not get updated in our system for up to 36 hours (not counting weekends or holidays). If you log on again before then, you may see this prompt again. Also, until it gets updated on our system, some functions like 'reset my password' may not work.

Set a password for your account

Next you will be asked to create a password for Online Banking. Read the password rules displayed on that page and create a password.

14) **PIN** Enter the same four digit PIN number you used in step 5.

15) **New Password** and **Re-enter New Password**

Enter the password would like to use twice, exactly the same both times.

16) When finished, click **'Submit'**.

PIN

New Password *

Re-Enter New Password

Submit **Reset**

When you click 'Submit', the site checks that the PIN is correct, your passwords match exactly, and that the password meets the password rules. If there is anything that needs correction, you will see an error message and have an opportunity to re-enter the information.

Security Key

17) Select and enter a security keyword here. Remember that it must be a single word, and not contain any spaces or special characters.

Your Security Key:

18) After entering a security key, click '**Update Security Key**' to continue.

Update Security Key

What is a security key? The security key is our way of showing you that you are connected to the official River Valley Credit Union online banking website. If somebody else on the Internet tried to copy our site and trick you into logging on, they would not know your security key word, so would not be able to display it to you.

Our site will display the security key you've selected every time you log on as part of the logon process. If you are ever on a website that claims to be the River Valley online banking site and it does NOT show you your security key word, do not enter your password!

Set your User ID

Your user ID is the name you will use when logging on to Online Banking.

User ID:

19) Enter the user ID you would like to use (between 5 and 25 characters) the click '**Change User ID**' to continue.

Change User ID

Unlike our previous Online Banking system which used your account number as your ID, you can personalize your User ID on this system. Please note that each user ID can only be used once on our system. If you enter a user ID that is already in use by another member, you will be given a chance to select a different one. Remember that in the future you will use this ID as your user name, NOT your account number.

Online Banking Your Rights and Responsibilities

20) Please read the information provided. If you accept these Rights and Responsibilities, click the '**Accept**' button

Decline

Accept

Multifactor Authentication

21) The final step is to set up multifactor authentication. This is simply three questions that you choose from a list, and your answers to the questions. This gives one more level of security to the logon process.

You will only be asked one of these questions the first time you connect from a new computer.

Security Challenge

For your security, Online Banking now includes an ID Check. You will now be assisted to setup security questions which will be used to validate your identity.

Continue

I wish to set up my questions another time.

You will notice an option for 'I wish to set up my questions another time'. We strongly recommend that you complete this step now. If you bypass it, you will be prompted to complete it every time you log on in the future until it has been set up.

22) Please select three questions from the drop-down list, along with the appropriate answer to the right of each question.

How far can you run? 8 or more miles

How old were you when you were married? 18-20

What is your favorite color? Yellow

23) After you've selected three questions and answers, click **'Submit'**.

Submit

The ideal questions will be ones to which the answers are not commonly known. This would make it more difficult for somebody to guess the right answer.

Security Challenge

Your challenge question has been saved. You may change your question and answer by going to 'Security Challenge Question' on the Online Services page.

Continue

24) Once you click Submit, you will get a confirmation message saying that your questions have been saved. Click **'Continue'**.

You are done! You have finished setting up River Valley Credit Unions Online Banking service.

Now that your account is set up, logging on to Online Banking is easy.

From our homepage, look for the Logon tool in the left menu:

Enter the 'User ID' you selected in step 19 of the setup instructions.

In the next box, enter the code you see in blue letters. If you can not make out the letters, click '**Get a New Code**' to try a different one.

After you've entered your User ID and code, click the 'Login' button.

Log on to online banking:



The next page will show you your user ID

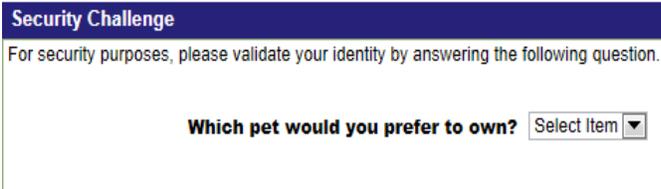
It will also show you the word you entered as your 'Security Key' on step 17.

If this is all correct, enter your password then 'Submit' to log on.



If the word shown as 'Your Security Image' does not match the word you set in step 13, do not continue logging on! Please contact the Credit Union.

If this is the first time you've logged on from this computer, you will be asked one of the three security questions you set during step 22. Select the answer from the drop-down list, then click 'Continue'.

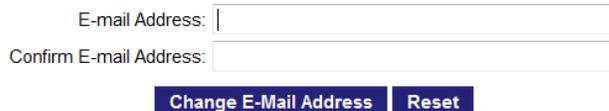


You will also get asked a security question if you are using a different web browser on the same computer, if you have recently deleted 'cookies' on your computer, or as part of the built-in 'password reset' process if you have forgotten your password.

Update E-Mail Address

13) If the email address you entered during the account setup has not been updated in our system yet, you will see this 'Change E-Mail Address' page.

Type your email address in both boxes, then click '**Change E-Mail Address**' to continue.



Note: When you enter an address here, it will not get updated in our system for up to 36 hours (not counting weekends or holidays). If you log on again before then, you may see this prompt again. Also, until it gets updated on our system, some functions like 'reset my password' may not work.

Final Notes:

- Once you are logged on, you can change your user ID, password or security questions by clicking on the 'User Options' link on the top of any page.
- Our billpay service is now free to use. The service itself has not changed, but the way you get to it has. To access billpayer, you should now log on to Online Banking then click on the billpayer link.