



126 E. Lincoln Avenue, PO Box 2000, Rahway NJ 07065-0913 CHARTER NO. 1454

Information (732) 594-3317

Logging onto the NEW Online Banking system as a former Shadow 1 user

DESKTOP INSTRUCTIONS

1. If you have the old application, or any bookmarks, favorites, or shortcuts to the old Shadow 1 banking system, please delete these before attempting to log in.
2. Go to www.merckcu.com
3. Enter the following credentials into the ONLINE BANKING box in the upper right corner of our home page.
4. USERNAME: account number (typically 4-6 digits)
5. PASSWORD: Shadow 1 PIN (this is the 4-10 digit password you used previously on the old system)
6. Please press the orange "SIGN IN" button. DO NOT click "enroll".
7. From there, you will be redirected to an alternate screen requesting you to change your password.
8. Use your Shadow 1 PIN in the "Current password" field and then choose a New Password to replace it.
9. You will then be asked to set Security Questions and Answers. Write down your choices, answers are CASE SENSITIVE.
10. You may be asked to verify a cell phone number through a text/call verification process. Give the process a few minutes, promptness of this process varies with each provider.
11. Select a Daytime Phone Number by which you are easily contacted.
12. Once you agree to the disclosures, you should be able to access your accounts.

Questions or concerns?

Call 732-594-3317 for more information



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APP INSTRUCTIONS

1. If you have the old application, or any bookmarks, favorites, or shortcuts to the old Shadow 1 banking system, please delete these before attempting to log in.
2. Download the new Merck EFCU app, the icon will be our blue M on a white background.
3. Enter the following credentials into the USER ID and PASSWORD fields
4. USERNAME: account number (typically 4-6 digits)
5. PASSWORD: Shadow 1 PIN (this is the 4-10 digit password you used previously on the old system)
6. Please press the "LOG IN" button.
7. From there, you will be redirected to an alternate screen requesting you to change your password.
8. Use your Shadow 1 PIN in the "Current password" field and then choose a New Password to replace it.
9. You will then be asked to set Security Questions and Answers. Write down your choices, answers are CASE SENSITIVE.
10. You may be asked to verify a cell phone number through a text/call verification process. Give the process a few minutes, promptness of this process varies with each provider.
11. Select a Daytime Phone Number by which you are easily contacted.
12. Once you agree to the disclosures, you should be able to access your accounts.
13. If a screen appears that says "What's New?" up top in white letters, you can swipe across the screen to view new features. Press the white X to close this pop-up.

Having issues logging into the app?

Try switching to a desktop or google browser first

Questions or concerns?

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Uninstalling your old Merck app

1. Launch the Settings app on your iPhone or iPad.
2. Tap General.
3. Tap [Device] Storage.
4. Select the app you want to delete.
5. Tap Delete app.
6. Tap Delete to confirm that you want to delete the app.

Downloading your new Merck app

7. Open App Store
8. Click the “search” icon
9. Type “Merck EFCU” and enter
10. Select the new app, it should be a white/silver icon with a blue M
11. Click “download”
12. Give your phone a minute to complete the downloading process

Having trouble with bill pay?

Try updating your profile’s contact info first.