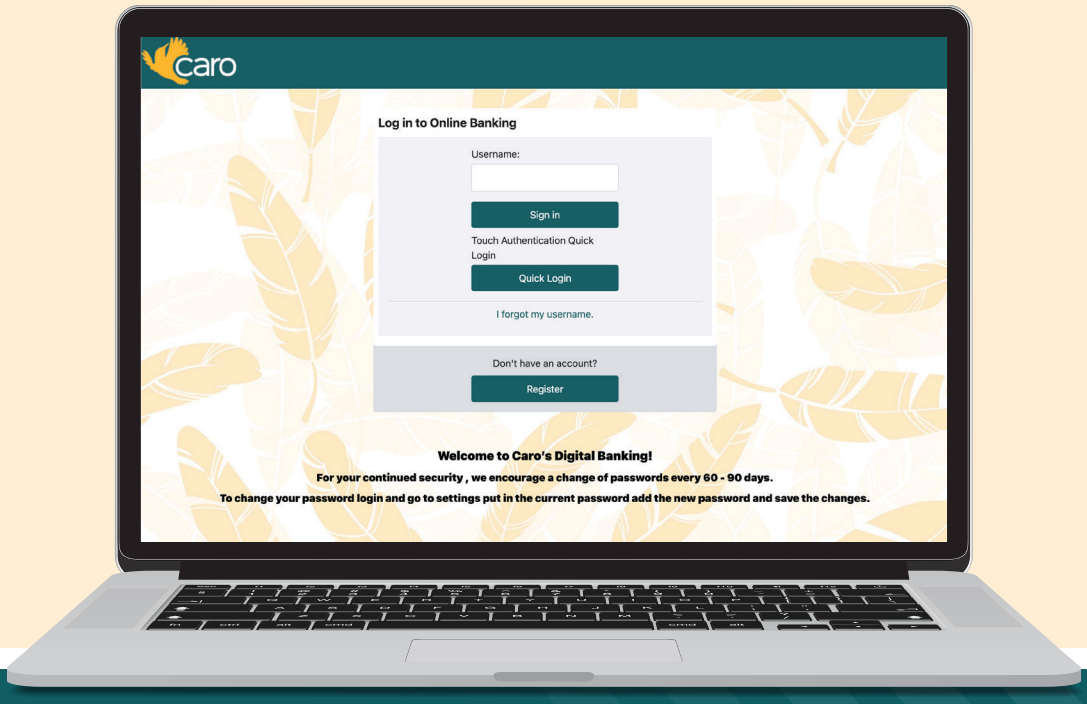

caro
smart financial solutions

HOW TO ENROLL IN ONLINE BANKING

1. Go to **smartcaro.org**
2. At the top right, click on the online banking box
3. Under **"Don't have an account?"** click **"Register"**
4. Enter all info requested:
   - » Full Social Security Number (SSN)
   - » Member number
   - » Date of birth
5. Click **"Continue"**
6. Create a username
   - » Must be between 8–30 characters
   - » Cannot be the member number or password
   - » Not case-sensitive
7. Create a password
   - » Must be between 8–30 characters
   - » Cannot be the same as the username
   - » Cannot contain the birthdate, member number, or SSN
   - » Must have at least one upper-case letter & one lower-case letter
   - » Must be a combination of numbers & letters
8. Set up a security phrase (something you'll see each time you log in)
9. Choose a security image
10. Choose and answer the security/challenge questions
11. Click **"Continue"**
12. Answer yes/no to whether or not you want to be asked a security question every time you log in
13. System will show an overview of the information you just set-up
14. Check the box to agree to the terms and conditions
15. Click **"Confirm and Enroll"**
16. You'll receive an email with a link to finish enrollment
    - » Make sure that **noreply@smartcaro.org** is set up as a trusted sender in your email settings
    - » Check your SPAM folder if you don't receive the email
17. Once the link in the email is clicked, **you are now enrolled in online banking**

DON'T FORGET:

Click on **"E-Documents"** to register for **eStatements.**

If you have any questions, please call us at **800.476.5861** or visit **smartcaro.org/contact-us.**