caro
smart financial solutions

HOW TO ENROLL IN MOBILE BANKING

1. **Go to your app store**
   - » Enter "Caro Smart Financial Solutions" in the search bar
   - » Please note: the correct app will display the Yellow Carolina Wren logo seen above
2. **Under "Don't have an account?," click "Register"**
3. **Enter all requested info:**
   - » Full SSN
   - » Member number
   - » Date of birth
4. **Click "Continue"**
5. **Create a Username**
   - » Between 8–30 characters
   - » Cannot be the member number or password
   - » Not case-sensitive
6. **Create a Password**
   - » Between 8–30 characters
   - » Cannot be the same as the username
   - » Cannot contain the birth date, member number, or SSN
   - » Must have at least one upper-case letter & one lower-case letter
   - » Must be a combination of numbers & letters
7. **Set up a Security Phrase** *(Something you will see each time you log in. You will not need to type it in each time.)*
8. **Choose a Security Image**
9. **Choose and answer Security/Challenge questions**
10. **Click "Continue"**
11. **You will be asked if they want to be asked a security question every time you log in**
12. **System will show an overview of all the information you have set up**
13. **Check the box to agree to the Terms & Conditions**
14. **Click "Confirm & Enroll"**
15. **System will send you an email with a link to finish enrollment**
    - » You must make sure that **noreply@smartcaro.org** is set as a trusted sender in your email settings
    - » Check the spam folder if you don't receive the email
16. **Once you click the link in the email, you will be enrolled**

DON'T FORGET:

Click on the **"E-Documents"** tab *(on the left side of the screen)* to register for **eStatements.**

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