Log in to Online Banking

Username:

Sign in

Touch Authentication Quick Login

Quick Login

I forgot my username.

Don't have an account?

Register

Welcome to Caro's Digital Banking!

For your continued security , we encourage a change of passwords every 60 - 90 days.

To change your password login and go to settings put in the current password add the new password and save the changes.

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.**