

# Step 1

Have your Member ID and Social Security Number ready when enrolling into online banking.

## Enroll in Online Banking

Enrolling in online banking is easy and takes just a few minutes.

Enrollment Type:

Personal ▼



Member ID:

.....



SSN:

.....



☒ I am not a robot.

**ENROLL**

[cancel](#)

# Step 2

Create a User ID and Password. Password must include an upper case letter, number and special character.

## Enroll in Online Banking

Enrolling in online banking is easy and takes just a few minutes.

User ID:



New Password:



Confirm New Password:



Passwords match

**ENROLL**

[cancel](#)

# Step 3

Once enrolled, log in to finish setting up the rest of your account.

## Log In



You have successfully enrolled. You may log in using your new User ID and Password.

User ID:

[Forgot user ID?](#)

Password:

[Forgot password?](#)

LOG IN

First time user? [Enroll in online banking](#)

# Step 4

Select security questions and fill in your answers.

## Select Security Questions

Select and answer five questions that are easy for you to remember and hard for others to guess. Answers can be from 4 to 32 characters long and can use numbers, letters and special characters.

Question 1:

What is the first musical instrument you learned to play?



Answer:

Answer 1

Question 2:

Where does your nearest sibling live?



Answer:

Answer 2

Question 3:

Who is your favorite painter?



Answer:

Answer 3

Question 4:

What is your favorite candy?



Answer:

Answer 4

Question 5:

What is your favorite animal?



Answer:

Answer 5

SAVE

[cancel](#)

# Step 5

Enter your phone number and choose how you would like to be notified.

## Set Up Phone for Identity Verification

Receiving verification codes on your phone provides additional security when making large transactions or changing personal information.

To start using online banking you must set up a phone for identity verification. Contact Member Services at 518-583-2323 for assistance.

Phone:

☐ +1 518-583-2323

☒



Phone Nickname:



Notification:

☒ Receive a text message

☐ Receive a call

☒ I have read and agree with the [terms and conditions](#).

SAVE

[cancel](#)

# Step 6

Read through and accept the terms and conditions.

## Accept Terms and Conditions

### TERMS AND CONDITIONS

The Online Banking Agreement and Disclosures ("Agreement") apply to Your use of the services which permits You to access Your Accounts with Us via the Internet for services selected by You and agreed upon by Us.

The following information describes the various types of Services which are available to members together with your rights and responsibilities concerning these transactions, including your rights under the Electronic Funds Transfer Act. PLEASE READ THIS DOCUMENT CAREFULLY. You may want to print or save this document for future reference, or if you would like to receive a paper copy you may email your request, call Member Services at 518.583.2323, or use our secure messaging service. Some information may not pertain to you.

Electronic Funds Transfers are deposits to, withdrawals from, or transfers between your accounts, which are not originated by check, draft or similar paper instrument. If your account(s) involves such transfers, you have certain rights under law, which are described below. PLEASE CONTACT US BY CALLING THE ABOVE TELEPHONE NUMBER OR USE OUR SECURE MESSAGING SERVICE IF YOU HAVE ANY QUESTIONS.

Defined Terms.

As used in this Agreement, the following terms shall have the following meanings:

"Account" or "Accounts" Means Your deposit and loan accounts with Us including but not limited to: checking,

☒ I have read and accept the terms and conditions.

CONTINUE

[cancel](#)

# Step 7

**Set up a day phone number for security alerts and identity verification.**

## Add Profile Information

This profile information is used for security alerts and identity verification.

Day Phone:

**SAVE**

[cancel](#)

# Congratulations!

You can now access your accounts at any time through online banking.



 [mobile](#) | [activity](#) | [settings](#) | [log out](#)

Accounts

Transfers

Pay Bills ▾

Pay People ▾

Welcome, Member

## Accounts



BASIC CHECKING  
\*123456

\$6.00

Available Balance  
Current Balance \$6.00

REGULAR SHARE - 01  
\*123=12

\$9.00

Available Balance  
Current Balance \$14.00

## Upcoming Bills

Next 7 days ▾

Date	Description	Amount Due	Action
You are not yet enrolled in Bill Pay. <a href="#">Sign up for Bill Pay today.</a>			

[pay any bill](#)