Enroll into Online Banking and access your accounts from anywhere. Check your balances, send money to friends, move money from other financial institutions, deposit checks and pay bills on the go. Follow the 7 easy steps below.

**Step 1**
Have your Member ID and Social Security Number ready when enrolling into online banking.

**Step 2**
Create a User ID and Password.

**Step 3**
Once enrolled, log in to finish setting up the rest of your account.

**Step 4**
Select security questions and fill in your answers.
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
- 123-456-7890

Phone Relayname:

- My Phone
- 

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 permit You to access Your Accounts with Us via the Internet for services rendered 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 have to refer to some of the documents for future reference, as if you were not in possession of a paper copy, you may refer to 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 checks, drafts or similar paper instruments. If your account is involved in such transfers, you have certain rights under tax, 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.

Save 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:

123-456-7890

Save Cancel

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

Saratoga's Credit Union

Accounts

Transfers

Pay Bills

Pay People

Upcoming Bills

[Image of online banking interface]