St. Mary's & Affiliates Credit Union

Login Home Banking Instructions

1. Go to our website: **www.smacu.org**

2. Click on "**Member Net**" icon in the upper-right hand corner.

3. **First Time User Registration**: Click "click here to register."

4. **Create a Username**: This will be what you use to login to home banking. It must be *6 letters or more and cannot be the same as your password. You cannot have the same username for multiple accounts. Please note that usernames are case sensitive.*

5. **Password**: Create a password. Please choose a password that is *at least 8 characters long; includes at least 1 letter, 1 capital letter, and 1 number; and does not include any symbols (ex. *&%$#F).*

6. **Account Number**: This is your member number without your check digit. For example, if your checks say 000054546, you would enter 5454. In this case the "6" is your check digit. Again, do not include your check digit.

7. **Email Address**: Enter your current, valid email address.

8. **PIN**: Enter in the *last 5 digits of your SSN number*. You will only need to enter this once for verification purposes.

9. **Security Image and Passphrase:** Please select a security image and a passphrase. These items are not things you will be required to select when logging into our site. They are simply there when logging in to ensure that you are in fact entering our trusted site and not a mimicked, unsecured site.

10. **Your login has now been created and you can log into your account**. This will bring you back to the login screen.

11. **Login Screen**: Enter your new username and password that you just set up.

12. **Security Questions**: You will be required to *answer at least 4 security questions*. Please make note that *no answer can be duplicated and that all answers are case sensitive.*

13. **You are done!** The system should now bring you into your online account. If for whatever reason you do not see active balances once in your account, please contact the credit union for further assistance.