

Central KY Ag Credit Digital Banking User Guide for Borrowers

Issue Date: 04/01/2023

Version: 03

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1. About the Document

All information contained herein is proprietary and confidential. Any unauthorized copying, distribution, or use of this information is prohibited.

This document describes the capabilities of **Digital Banking**, which enables borrowers to access their loan accounts. Additionally, this document contains instructions for completing various tasks.

2. Digital Banking Overview

Digital Banking is an Internet-based solution that allows users to access their loan accounts at any time to perform various tasks.

- Digital Banking is available on desktop, tablet, and mobile devices. (Android and Apple platforms). The mobile app can be downloaded from the Google Play or Apple App stores and branded with the Association's name and logo.
- The **AgFirst Customer Support Center (CSC)** offers borrower support for platform issues or questions. (If the association uses AgFirst customer support)
- Contact information on the website directs borrowers to the AgFirst Technical Customer Support number or Internal Association Support number. (If the association uses AgFirst customer support)

Digital Banking Key Features:

- Detailed information on an account, such as the purpose of the loan, the principal amount of the loan, the amount of interest paid to date, and the date of the last payment.
- Transaction history of loans (for the past 25 months).
- Tax documents, Billing statements, Annual activity, and Forms are available for download.
- Payments can be initiated from a checking or savings account.
- Transfer funds from a line of credit to a borrower's checking or savings account.

Requirements for the use of Digital Banking

To use **Digital Banking**, borrowers must have access to the following hardware, software, and services:

- A computer, mobile device, or tablet with internet access.
- An Internet browser: Digital Banking officially supports **Microsoft Edge, Firefox, Chrome, Chrome-based browsers, and Safari.**

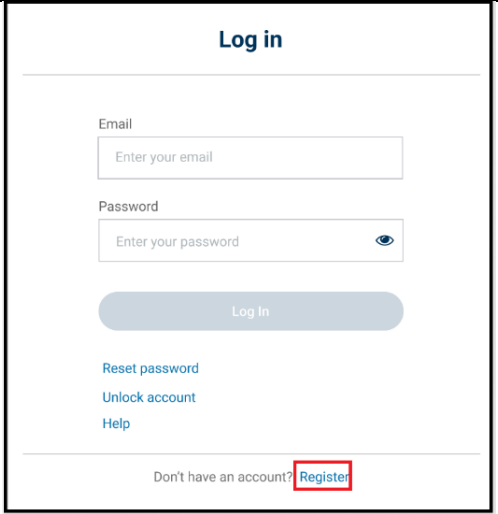
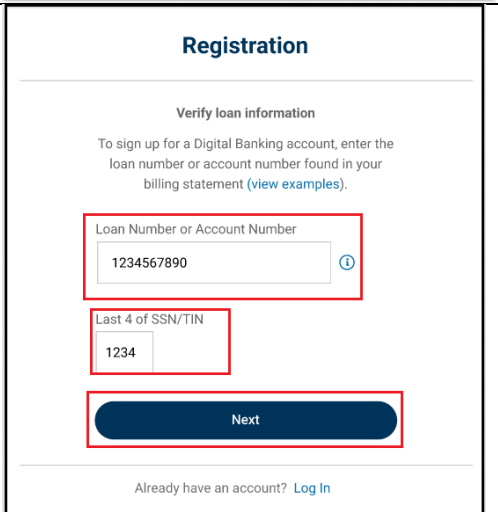
3. Getting Started

This manual provides detailed instructions for the following to help you get started:

- [Registration](#)
- [Log in](#)
- [Reset Password](#)
- [Unlock Account](#)
- [Main Menu](#)
- [Account Summary](#)
- [Loan Information Module](#)
- [Make a Payment](#)
- [Make a Funds Transfer](#)



3.1 Registration in Digital Banking

<ol style="list-style-type: none">1. Click the Log In button to access the Digital Banking application from the Association's homepage. Note: AgFirst Digital Banking utilizes Okta for identity management. If you have previously used this service with your association, you may already have a log in and password. Note: The user must have one of the following numbers to begin the registration process:<ul style="list-style-type: none">• SSN (Social Security number)• TIN (Taxpayer Identification Number)2. Click Register on the Log in page.	
<ol style="list-style-type: none">3. Borrower fills in all the required fields (Loan Number/Account Number and SSN/TIN) on the Registration page.4. On the Registration page, the borrower fills out all the required fields (Loan Number/Account Number and SSN/TIN). Note: The SSN or TIN must be from a named borrower on loan.5. Click Next to continue the registration.	

6. Enter your **First name**, **Last name**, and **Login email**, then click **Next**.

Registration

First name
Johnny

Last name
S

Login email
johnsmith@emailaddress.com

Next


Already have an account? [Log In](#)

7. **Set up Security Methods** page displays.


Set up security methods

ssarangi@agfirst.com


These required security methods help protect your account by ensuring only you have access.

 **Email**
Verify with code sent to your email.


Set up

 **Password**
Choose your password

Set up

 **Phone**
Verify with your phone

Set up

 **Security Question**
Choose a security question and answer that will be used for signing in

Set up

[Back to login](#)

8. **Email Verification:**

- a. To verify your **Email**, click the **Set up** button.

Set up security methods

ssarangi@agfirst.com

These required security methods help protect your account by ensuring only you have access.



Email

Verify with code sent to your email.

Set up



Password

Choose your password

Set up



Phone

Verify with your phone

Set up



Security Question

Choose a security question and answer that will be used for signing in

Set up

[Back to login](#)

- b. Enter the verification code and click **Verify**.

Note: You will receive an email with a six-digit verification code to the provided email address.

Note: Please check your spam folder if you do not see the email in your inbox.

Verify with your email









Please check your email and enter the code below.





Verification Code

Verify

[Back to security methods](#)


[Back to login](#)

<p>c. Verifying the email address successfully will display the Set up Security Method page, where you can verify another method.</p>	<div><h3>Set up security methods</h3><hr/><p>shibabgr@gmail.com</p><p>These required security methods help protect your account by ensuring only you have access.</p><div><div></div><div>Password Choose your password</div><div>Set up</div></div><div><div></div><div>Phone Verify with your phone</div><div>Set up</div></div><div><div></div><div>Security Question Choose a security question and answer that will be used for signing in</div><div>Set up</div></div><p>Back to login</p></div>
<p>9. Password Verification:</p> <p>a. Click the Set up button to create a password.</p>	<div><h3>Set up security methods</h3><hr/><p>shibabgr@gmail.com</p><p>These required security methods help protect your account by ensuring only you have access.</p><div><div></div><div>Password Choose your password</div><div>Set up</div></div><div><div></div><div>Phone Verify with your phone</div><div>Set up</div></div><div><div></div><div>Security Question Choose a security question and answer that will be used for signing in</div><div>Set up</div></div><p>Back to login</p></div>

<p>b. Enter your password as per the Password Requirements.</p> <p>c. Click Next to complete the password setup.</p>	<div data-bbox="971 247 1377 1087"> <h3>Choose your password</h3> <div>  </div> <p>shibabgr@gmail.com</p> <p>Password requirements:</p> <ul style="list-style-type: none"> • At least 10 characters • A lowercase letter • An uppercase letter • A number • A symbol • No parts of your username • Does not include your first name • Does not include your last name • Your password cannot be any of your last 4 passwords • At least 1 day(s) must have elapsed since you last changed your password <p>Enter password</p> <input type="password"/> <p>Re-enter password</p> <input type="password"/> <p>Next</p> <p>Back to security methods</p> <p>Back to login</p> </div>
<p>10. Phone verification:</p> <p>a. Click on the Set up button.</p>	<div data-bbox="971 1087 1377 1646"> <h3>Set up security methods</h3> <div>  </div> <p>shibabgr@gmail.com</p> <p>These required security methods help protect your account by ensuring only you have access.</p> <div> <div>  <p>Phone</p> <p>Verify with your phone</p> </div> <div>Set up</div> </div> <div> <div>  <p>Security Question</p> <p>Choose a security question and answer that will be used for signing in</p> </div> <div>Set up</div> </div> <p>Back to login</p> </div>

- b. Select the **SMS** or **Voice Mail** button.
- c. **Set up Phone** screen displays. Select your **Country**.
- d. Enter your mobile phone number and click **Send Code via SMS** or **Voice call** to receive a six-digit verification code.

Set up Phone



shibabgr@gmail.com

Enter your phone number to receive a verification code via SMS.

☒ SMS
☐ Voice call


Country
India ▼

Mobile phone number
+91 8050585682

Send code via SMS

[Back to security methods](#)
[Back to login](#)

Set up Phone



shibabgr@gmail.com

Enter your phone number to receive a verification code via voice call.

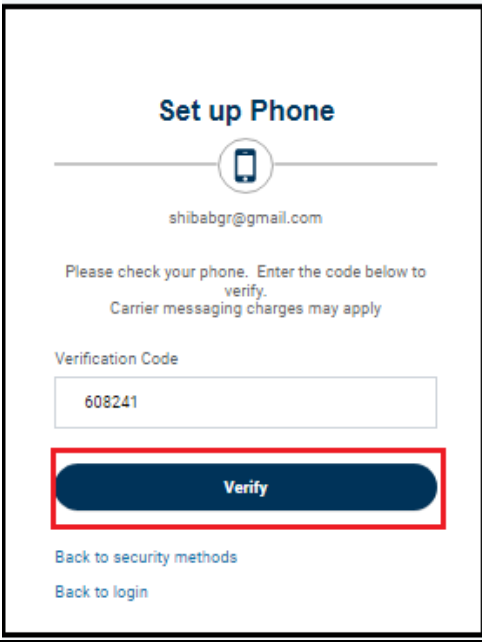
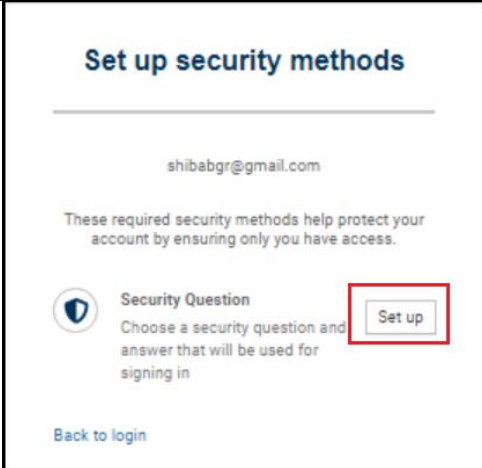

☐ SMS
☒ Voice call

Country
India ▼

Mobile phone number Extension
+91 8050585682

Receive a code via voice call

[Back to security methods](#)
[Back to login](#)

<p>e. Enter your verification code and click Verify.</p>	 <p>Set up Phone</p> <p>shibabgr@gmail.com</p> <p>Please check your phone. Enter the code below to verify. Carrier messaging charges may apply</p> <p>Verification Code</p> <p>608241</p> <p>Verify</p> <p>Back to security methods</p> <p>Back to login</p>
<p>11. Security Question:</p> <p>a. Click on the Set up button.</p>	 <p>Set up security methods</p> <p>shibabgr@gmail.com</p> <p>These required security methods help protect your account by ensuring only you have access.</p> <p> Security Question Set up</p> <p>Choose a security question and answer that will be used for signing in</p> <p>Back to login</p>

- b. **Choose a security question** or **Create my own Security Question** options.
- c. Select a security question from the drop-down list.
- d. Enter your answer and click **Verify**.

Set up security question

shibabgr@gmail.com

☒ Choose a security question
☐ Create my own security question

Choose a security question

What is the food you least liked as a child? ▾

Answer

Verify

[Back to security methods](#)
[Back to login](#)

12. Okta Verify (Optional)

- a. Click on the **Set up** button. If you want to verify this method later, click **Set up later** to skip this step.

Set up security methods

shibabgr@gmail.com

These required security methods help protect your account by ensuring only you have access.

Okta Verify
Okta Verify is an authenticator app, installed on your phone, used to prove your identity


Set up

Set up later

[Back to login](#)


- b. **Set up Okta Verify** screen displays.
- c. Download the **Okta verify** app from your mobile device's **Apple App Store** or **Google Play Store**.
- d. Open the app and follow the instructions to add your account.
- b. Tap **Scan a QR Code** and scan the QR code.

Set up Okta Verify



brobinson@agfirst.com

1. On your mobile device, download the Okta Verify app from the App Store (iPhone and iPad) or Google Play (Android devices).
2. Open the app and follow the instructions to add your account.
3. When prompted, tap Scan a QR Code, then scan the QR code below:



[Can't scan?](#)
[Back to security methods](#)

13. After successfully verifying, the **Terms and Conditions** page displays, and click **Accept**. Once the user clicks **Accept**, registration is complete and the borrower should see the **Accounts Summary** page.

Terms and Conditions

[Back](#)

Digital Banking Agreement
Terms & Conditions


PLEASE READ THESE TERMS AND CONDITIONS IN THEIR ENTIRETY BEFORE ACCESSING THE DIGITAL BANKING SERVICE, OR THE DIGITAL BANKING MOBILE APPLICATION FOR ANY PURPOSE. IF YOU DO NOT AGREE WITH THESE TERMS AND CONDITIONS, YOU MAY NOT ACCESS YOUR LOAN ACCOUNT, EXECUTE ANY LOAN ACCOUNT TRANSACTIONS, OR OTHERWISE USE THE DIGITAL BANKING SERVICE OR THE DIGITAL BANKING MOBILE APPLICATION.

A. What this Agreement Covers



This Digital Banking Agreement (the "Agreement") establishes the terms and conditions that govern your use of the Digital Banking Service and Digital Banking Mobile Application (the "Service") made available to you and other borrowers by your Farm Credit Association (the "Association").

Accept

Decline



[Accounts](#)
[Scheduled Payments](#)
[Documents and Forms](#)

Secure Messaging   shi

As of: 02/07/2023 | 00:00 AM ET

Accounts

All | Active | Payable | FastCash | Closed

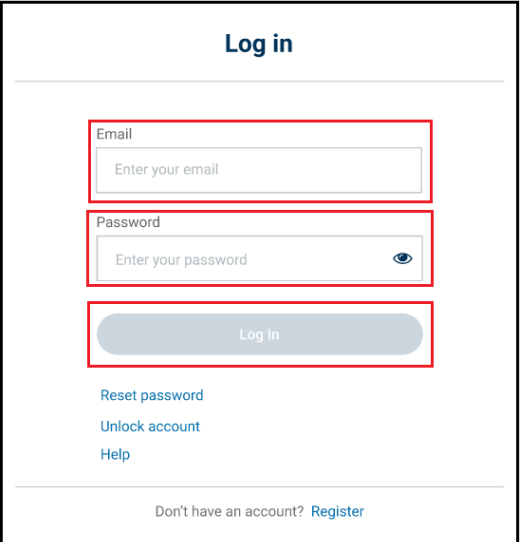
Customer Number: 057-032-101859-0001 [View Stocks and Equity](#)

Real Estate (020-000)				
Status: Active	Principal Balance: \$136.95	Maturity Date: 10/15/2024	Current Rate: 5.900000%	Payment Due Date: 06/15/2023 Due Amount: \$0.00
Pay				
Farm Improvements (4310)				
Status: Active	Principal Balance: \$172,722.10	Maturity Date: 03/01/2028	Current Rate: 8.500000%	Payment Due Date: 03/01/2024 Due Amount: \$0.00
Pay				

14. After successful registration, a confirmation email is sent to the borrower's registered email.

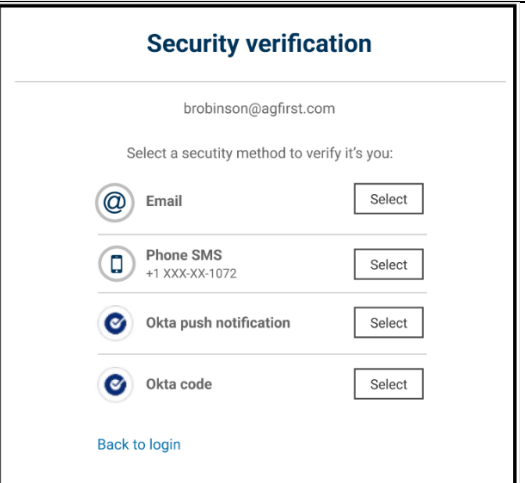
3.2 Login to Digital Banking

1. To access the **Digital Banking** application from the **Association** homepage, click **Log In**.
Note: Digital Banking utilizes **Okta** for log in.
2. On the **Digital Banking login** page, enter the registered **Email** and **Password** and click **Log In**.



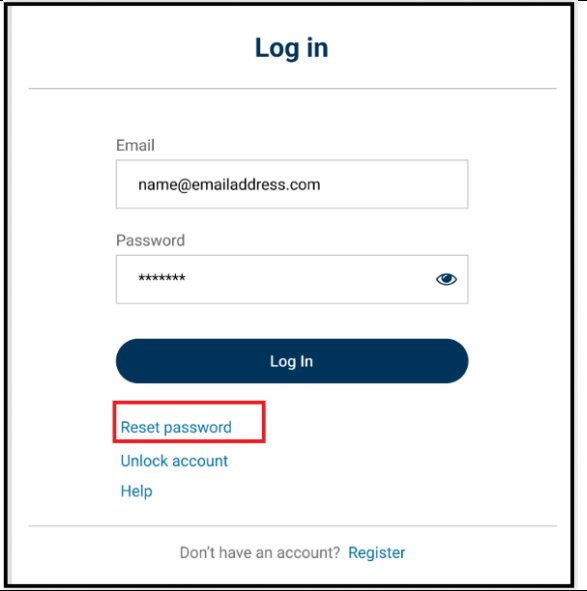
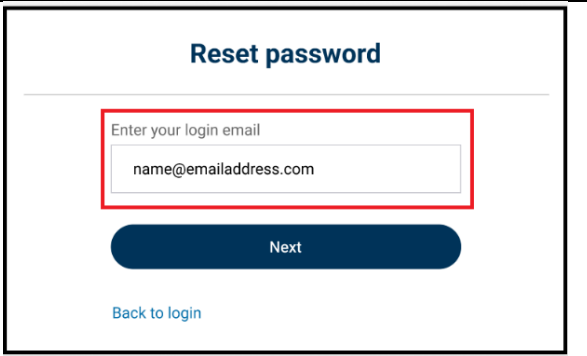
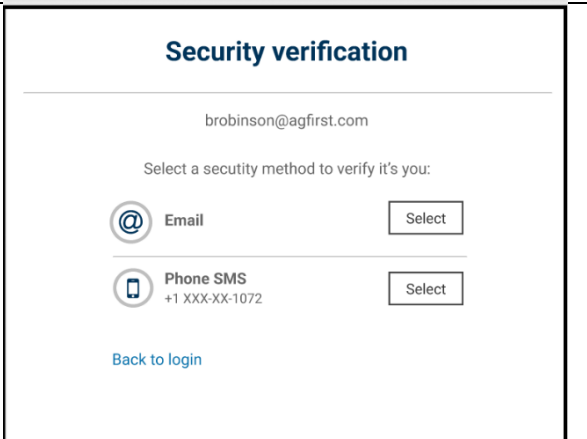
The screenshot shows the 'Log in' page of the Digital Banking application. At the top, the title 'Log in' is displayed in blue. Below the title, there are two input fields: 'Email' with the placeholder text 'Enter your email' and 'Password' with the placeholder text 'Enter your password' and an eye icon for toggling visibility. Both input fields are highlighted with a red border. Below the password field is a 'Log In' button, also highlighted with a red border. Underneath the button are three links: 'Reset password', 'Unlock account', and 'Help'. At the bottom of the page, there is a link that says 'Don't have an account? Register'.

3. In the **Security Verification** method, choose any one security verification method.
4. The **Terms and Conditions** page displays. Click **Accept**.
5. After successfully verifying, it navigates to the **Digital Banking Accounts Summary** page.




The screenshot shows the 'Security verification' page. At the top, the title 'Security verification' is displayed in blue. Below the title, the email address 'brobinson@agfirst.com' is shown. Underneath, the text 'Select a security method to verify it's you:' is displayed. There are four options, each with an icon, a label, and a 'Select' button: 'Email' (at icon), 'Phone SMS' (phone icon) with the number '+1 XXX-XX-1072', 'Okta push notification' (Okta icon), and 'Okta code' (Okta icon). At the bottom left, there is a link that says 'Back to login'.

3.3 Reset Password

<p>1. On the Log In page, click Reset password.</p>	
<p>2. Enter your registered email, then click Next.</p>	
<p>3. Select any verification method and complete the verification method.</p>	

4. Once security is verified, please answer the security question.
5. The **Reset password** screen displays after confirmation.
6. Enter your new password per the **Password Requirements** and click the **Reset Password** button.

Reset password



brobinson@agfirst.com

Password requirements:

- At least 10 characters
- A lowercase letter
- An uppercase letter
- A number
- A symbol
- No parts of your username
- Does not include your first or last name
- Your password cannot be any of your last 4 passwords
- At least 1 day(s) must have elapsed since you last changed your password

New password


Re-enter new password

Reset Password

[Back to login](#)

7. A success message is displayed on the **Log In** page.

Log in



You have successfully reset password.
Please log in with the new password.

Email

Password

Log In

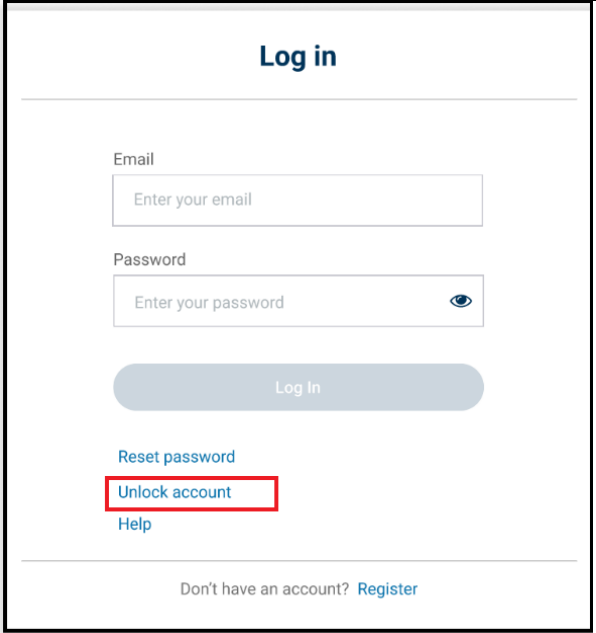
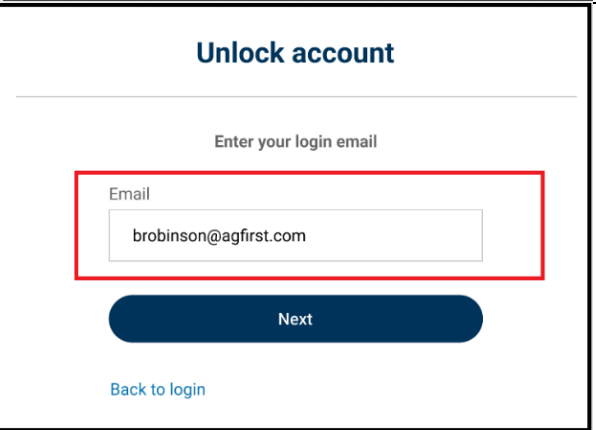
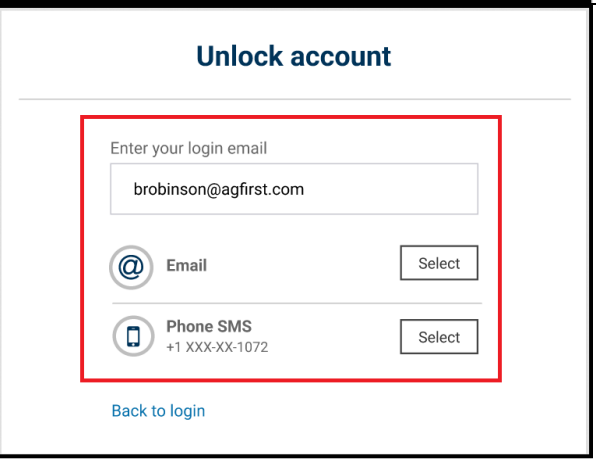
[Reset password](#)

[Unlock account](#)

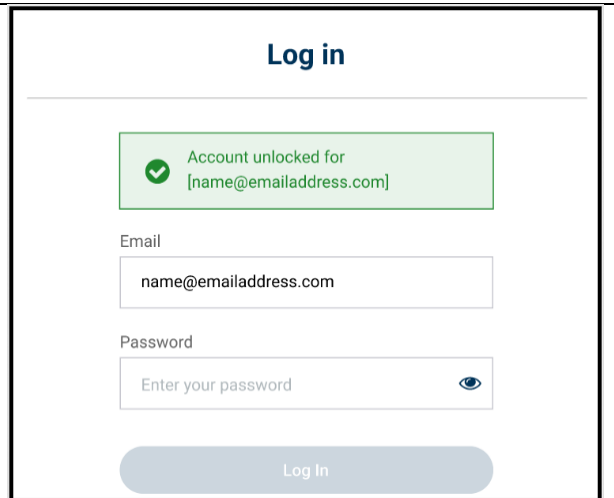
[Help](#)

8. After a successful password change, an email confirmation will be sent to the registered email address.

3.4 Unlock Account

<p>1. Click Unlock account on the Log In page.</p>	
<p>2. Enter your registered email and then click Next.</p>	
<p>3. Select any verification method and complete the verification method.</p>	

4. After successful verification, a notification message will display on the **Log In** page.



The screenshot shows a web interface titled "Log in". Below the title is a green notification box with a checkmark icon and the text "Account unlocked for [name@emailaddress.com]". Underneath the notification are two input fields: "Email" with the value "name@emailaddress.com" and "Password" with the placeholder "Enter your password". To the right of the password field is an eye icon for toggling visibility. At the bottom is a blue "Log In" button.

5. After unlocking an account, an email confirmation will be sent to the registered email address.

3.5 Main Menu

The Digital Banking main menu contains the following options:

- **Accounts Summary**
- **Schedule Payments**
- **Documents and Forms**
- **Secure Messaging**
- **User Profile**
 - **User Settings**
 - **Help Center**
 - **Log Out**

The screenshot displays the AG CREDIT digital banking interface. At the top, the navigation bar includes the AG CREDIT logo, tabs for 'Accounts', 'Scheduled Payments', and 'Documents and Forms', a 'Secure Messaging' button, and a user profile for 'ARTHUR LEE DEWALD'. The main content area is titled 'Accounts' and shows filters for 'All', 'Active', 'Payable', 'FastCash', and 'Closed'. It features a section for 'Central KY Ag Credit' with a customer number '092-001-421093-0001' and a 'View Stocks and Equity' link. Below this, a table lists account details for 'House and Lot (001-000)'. On the right, a 'Notifications' section shows the 'Last Login' as '02/02/2023 | 05:01 AM EST' and links for 'User Settings', 'Help Center', and 'Log Out'.

Status	Principal Balance	Maturity Date	Current Rate
Closed	\$14,948.11	07/01/2025	4.50000%

4. Accounts Summary

- This section displays all the loans related to the borrower, including all Active, Payable, FastCash, and Closed loans.
- Digital Banking's **Accounts Summary** page appears after logging in.
- This page displays the basic loan details and the ability to initiate **Payments** and **Transfers**.

AGCREDIT Accounts Scheduled Payments Documents and Forms

Accounts As of: 10/31/2022 | 00:00 AM ET

All | Active | Payable | FastCash | Closed

Central KY Ag Credit ⓘ

Customer Number **007-042-50131834**

Farm Equipment (8117) Pay

Status	Principal Balance	Maturity Date	Current Rate	Payment Due Date	Due Amount
Active	\$70,000.00	11/01/2025	4.95000%	11/01/2022	\$19,493.79

Refinancing (0973) Pay

Status	Principal Balance	Maturity Date	Current Rate	Payment Due Date	Due Amount
Active	\$28,800.00	09/01/2025	5.00000%	09/01/2023	\$0.00

The following info is displayed on the **Accounts Summary** page:

- **As of date:** It shows the latest update of loan data.
- **Account Filters:** It allows you to filter the view of loans; **All**, **Active**, **Payable**, **FastCash**, and **Closed**.
- **ACA Details:** It displays the ACA name and contact details (Email and Phone number).
- **Customer Number:** It displays the customer number.

AGCREDIT Accounts Scheduled Payments Documents and Forms

Accounts Filters Date As of: 10/31/2022 | 00:00 AM ET

All | Active | Payable | FastCash | Closed

Central KY Ag Credit ⓘ

Customer Number **007-042-50131834**

ACA Details

Email: marketing@carolinafarmcredit.com
Phone: 1-800-521-99530

- **Loan Name and Loan Number:** It displays the name and number of the loan.
- **Loan Details:** This section includes the loan status, principal balance, maturity date, current interest rate, available balance, payment due date, and due amount.

- **Pay:** The button initiates the payment and notifies the user of an AutoDraft. It navigates to the **Schedule Payment** page.
- **Transfer:** The button initiates a transfer of an amount. It navigates to the **FastCash Transfer** page.

Test_PayCo (8447) Loan Name and Number				Transfer	Pay	
Status	Principal Balance	Maturity Date	Current Rate	Available Balance	Payment Due Date	Due Amount
Active	\$2,095,000.00	06/01/2023	7.75000%	\$905,000.00	11/01/2022 ⓘ	\$10,371.57
Loan						

- **View Stock and Equity:** It displays borrower details, Stock or participation certified balances, and if there are any equities associated with the account.

4.1 Important Notes

- | | |
|--------------------------|--|
| • Account Filters | |
| ○ All | It shows all types of loans (Active/closed/New/Paid/Inactive). |
| ○ Active | It shows only the active loans. |
| ○ Payable | It shows loans that are eligible for payments. |
| ○ FastCash | It shows loans that are eligible for transfers. |
| ○ Closed | It shows closed loans, and no action can be taken. |
| • FastCash | FastCash is a service that allows borrowers to transfer funds from their line of credit electronically to their checking or savings accounts. |

- **ACA:** Multiple **Agricultural Credit Association** (ACA) can relate to a single user account. Each ACA has a unique identification code called ACA Code. The first 3-digits of the customer number is the ACA Code.

In the following image:

Name of the ACA: Accredited

ACA Code: 085

Accounts		As of: 07/08/2022 00:00 AM ET
All Active Payable FastCash Closed		
Central KY Ag Credit ⓘ		
Customer Number	085-004-162279-0002	View Stocks and Equity

- **ACA info:** An information icon next to the ACA displays the association's contact details (email and contact number).

Accounts

As of: 07/08/2022 | 00:00 AM ET

All

Active

Payable

FastCash

Closed

Central KY Ag Credit

Email: info@agcredit.net

Phone: 800-837-3678

Customer Number

085-004-162279-0002

View Stocks and Equity

4.2 Loan Information Module

The **Loan Details** page will display once a loan number has been selected from the **Accounts Summary** page.

Note: The **Loan Details** page provides loan-level information and loan transaction history of up to 25 months.

Accounts / Refinancing (0973)

As of: 10/31/2022 | 00:00 AM ET

Refinancing (0973)

Customer Number: 007-042-50131834

Loan Details

Association

Carolina Farm Credit

Loan Name

(None)

Loan Number

000890973

Loan Status

Active

Interest Rate

5.00000%

Loan Origination Date

06/17/2021

Maturity Date

09/01/2025

Balances

Principal Balance

\$28,800.00

Available Funds

\$0.00

Original Commitment

\$48,000.00

Interest Balance

\$260.00

Interest Paid YTD

\$1,957.33

Current Unapplied Balance

\$0.00

Funds Held

\$0.00

Accrued Interest on Funds Held

\$0.00

Interest Earned YTD on Funds Held

\$0.00

Next Payment

Due Date

09/01/2023

Current Amount Due

\$0.00

Past Due Amount

\$0.00

Other

\$0.00

Unapplied Funds

\$0.00

Total Amount Due

\$0.00

Pay

Last Payment

Date of Last Payment

09/13/2022

Amount of Last Payment

\$11,557.33

Amount Applied to Principal

\$9,600.00

Amount Applied to Interest

\$1,957.33

Loan History

From

2021-09-09

To

2023-01-09
















Export CSV

Effective Date	Description	Transaction Amount	Interest	Principal	Principal Balance
09/13/2022	Principal Payment	\$9,600.00	\$0.00	(\$-9,600.00)	\$28,800.00
09/13/2022	Interest Payment	\$1,957.33	(\$-1,957.33)	\$0.00	\$38,400.00
09/09/2021	Principal Payment	\$9,600.00	\$0.00	(\$-9,600.00)	\$38,400.00
09/09/2021	Interest Payment	\$506.67	(\$-506.67)	\$0.00	\$48,000.00

This listing of transactions may not represent all activity that has occurred on your account.

Please contact your local branch with any questions.

The following info is displayed under the **Loan Information** page:

<ul style="list-style-type: none"> • Loan Details: This section includes the association name and contact details, loan name, loan number, loan status, Interest rate, loan origination date, and maturity date. 	<div> <div>Loan Details</div> <table> <tr> <td>Association </td><td>AGCREDIT ACA</td></tr> <tr> <td>Loan Name</td><td>(None) </td></tr> <tr> <td>Loan Number</td><td>253245-092-001</td></tr> <tr> <td>Loan Status</td><td>Active</td></tr> <tr> <td>Interest Rate</td><td>4.89000%</td></tr> <tr> <td>Loan Origination Date</td><td>07/21/2022</td></tr> <tr> <td>Maturity Date</td><td>07/10/2023</td></tr> </table> </div>	Association 	AGCREDIT ACA	Loan Name	(None) 	Loan Number	253245-092-001	Loan Status	Active	Interest Rate	4.89000%	Loan Origination Date	07/21/2022	Maturity Date	07/10/2023				
Association 	AGCREDIT ACA																		
Loan Name	(None) 																		
Loan Number	253245-092-001																		
Loan Status	Active																		
Interest Rate	4.89000%																		
Loan Origination Date	07/21/2022																		
Maturity Date	07/10/2023																		
<ul style="list-style-type: none"> • Balance Details: This section includes the principal balance amount, available funds, original commitment amount, Interest balance, Interest paid YTD, current unapplied balance, funds held, accrued interest on funds held, and Interest earned YTD on funds held. • The Transfer button is available on FastCash-enabled lines or credit. 	<div> <div>Balances</div> <table> <tr> <td>Principal Balance</td><td>\$2,095,000.00</td></tr> <tr> <td>Available Funds</td><td>\$905,000.00</td></tr> <tr> <td>Original Commitment</td><td>\$3,000,000.00</td></tr> <tr> <td>Interest Balance</td><td>\$11,078.80</td></tr> <tr> <td>Interest Paid YTD</td><td>\$106,102.86</td></tr> <tr> <td>Current Unapplied Balance</td><td>\$111.00</td></tr> <tr> <td>Funds Held</td><td>\$0.00</td></tr> <tr> <td>Accrued Interest on Funds Held</td><td>\$0.00</td></tr> <tr> <td>Interest Earned YTD on Funds Held</td><td>\$0.00</td></tr> </table> <div>Transfer</div> </div>	Principal Balance	\$2,095,000.00	Available Funds	\$905,000.00	Original Commitment	\$3,000,000.00	Interest Balance	\$11,078.80	Interest Paid YTD	\$106,102.86	Current Unapplied Balance	\$111.00	Funds Held	\$0.00	Accrued Interest on Funds Held	\$0.00	Interest Earned YTD on Funds Held	\$0.00
Principal Balance	\$2,095,000.00																		
Available Funds	\$905,000.00																		
Original Commitment	\$3,000,000.00																		
Interest Balance	\$11,078.80																		
Interest Paid YTD	\$106,102.86																		
Current Unapplied Balance	\$111.00																		
Funds Held	\$0.00																		
Accrued Interest on Funds Held	\$0.00																		
Interest Earned YTD on Funds Held	\$0.00																		
<ul style="list-style-type: none"> • Next Payment Details: This section includes the due date, current amount due, past due amount, other amounts, unapplied funds, and total amount due. • The Pay button allows you to initiate making a payment. 	<div> <div>Next Payment</div> <table> <tr> <td>Due Date</td><td>11/01/2022</td></tr> <tr> <td>Current Amount Due </td><td>\$10,282.57</td></tr> <tr> <td>Past Due Amount</td><td>\$0.00</td></tr> <tr> <td>Other </td><td>\$100.00</td></tr> <tr> <td>Unapplied Funds</td><td>\$111.00</td></tr> <tr> <td>Total Amount Due </td><td>\$10,371.57</td></tr> </table> <div>Pay</div> </div>	Due Date	11/01/2022	Current Amount Due 	\$10,282.57	Past Due Amount	\$0.00	Other 	\$100.00	Unapplied Funds	\$111.00	Total Amount Due 	\$10,371.57						
Due Date	11/01/2022																		
Current Amount Due 	\$10,282.57																		
Past Due Amount	\$0.00																		
Other 	\$100.00																		
Unapplied Funds	\$111.00																		
Total Amount Due 	\$10,371.57																		

Important Notes:

- **Current Amount Due Amount:** There is a possibility that the **Current Amount Due** does not include escrow. You can find your total loan payment on your billing statement.
- **Other Amount:** Fees such as late charges, non-sufficient funds fees, and prepayment penalties are included in this amount.
- **Total Amount Due** = Current Amount Due + Past Due Amount + Other - Unapplied Funds
- Escrow may not be included in the **Total amount due**. You can find the total loan payment due on your billing statement.

- **Last Payment Details:** This section includes the date of the last payment, the amount of the last payment, the amount applied to the principal, and the amount applied to interest.

Last Payment

Date of Last Payment	10/03/2022
Amount of Last Payment	\$4,413.91
Amount Applied to Principal	\$55,000.00
Amount Applied to Interest	\$4,413.91

- **Loan History:**

- **Date Range:** Display the loan history as the specific date range.
- The **Export CSV** button allows you to export loan history.
- This section also displays the Effective date, description, transaction amount, interest, principal, and principal balance.

Loan History

From

2021-09-12

To

2023-01-12

Export CSV

Effective Date	Description	Transaction Amount	Interest	Principal	Principal Balance
06/01/2022	Principal Payment	\$360.84	\$0.00	(\$-360.84)	\$2.00
06/01/2022	Interest Payment	\$2.01	(\$-2.01)	\$0.00	\$362.84
06/01/2022	Payment	\$250.00	\$0.00	\$0.00	\$362.84
04/22/2022	Online Installment Payment	\$23,500.00	\$134.41	(\$-23,365.59)	\$362.84

4.3 Payment

Important Notes:

- Association borrowers can make loan payments online using the **Payment** feature of **Digital Banking**. The borrower can schedule a date that the payment will be processed. Borrowers can choose a date from the calendar to select the payment date. Payments cannot be scheduled on weekends or bank holidays.
- Payments can be scheduled and processed on the same day if submitted by 2:30 PM ET.
- Borrowers can schedule unlimited current-day and future-dated payments.

- Digital Banking Administrators can enable and disable online loan payments for all borrowers or individual association borrowers. Borrowers are asked to contact the association if the **Pay** button is disabled.

4.3.1 Make a Payment

Follow the steps to make a payment:

1. Select the **Pay** button from the **Account Summary** homepage for the loan you want to pay.

Note: If the **Pay** button is not enabled for any loan. Please contact your association for more information.

Central KY Ag Credit : ⓘ

Customer Number 092-001-421093-0001 [View Stocks and Equity](#)

House and Lot (001-000)

Status	Principal Balance	Maturity Date	Current Rate	Payment Due Date	Due Amount
Active	\$14,948.11	07/01/2025	4.50000%	11/01/2022	\$0.00

Pay

2. **Make Payment - Schedule Payment** page displays.

Accounts
Scheduled Payments
Documents and Forms

Secure Messaging

ARTHUR LEE DEWALD

Accounts / House and Lot (001-000) / Make Payment

As of: 10/31/2022 | 00:00 AM ET

Schedule Payment

Loan Details

Association	First South Farm Credit
Loan Name	(None)
Loan Number	817064-001-000
Loan Status	Active
Interest Rate	4.50000%
Loan Origination Date	10/10/2006
Maturity Date	07/01/2025

Balances

Principal Balance	\$14,948.11
Available Funds	\$0.00
Original Commitment	\$0.00
Interest Balance	\$57.80
Interest Paid YTD	\$681.22
Current Unapplied Balance	\$0.00
Funds Held	\$0.00
Accrued Interest on Funds Held	\$0.00
Interest Earned YTD on Funds Held	\$0.00

Next Payment

Due Date	11/01/2022
Current Amount Due	\$0.00
Past Due Amount	\$0.00
Other	\$0.00
Unapplied Funds	\$0.00
Total Amount Due	\$0.00

Last Payment

Date of Last Payment	10/11/2022
Amount of Last Payment	\$600.00
Amount Applied to Principal	\$542.90
Amount Applied to Interest	\$57.10

1

2

3

Payment Details

Final Review

Confirmation

Payment Details

Payment Amount	\$ 0.00
Additional Principal	\$ 0.00
Total Payment	\$0.00
Payment Date	01/11/2023
Payment From	Add a Payment Account
Primary Email Address	AATST05@agf-test.local
Secondary Email Address (Optional)	

Review

Cancel

Note: Payments dated for today must be submitted by 2:30 PM ET

3. Enter the amount in the **Payment Amount** and **Additional Principal** fields.

Note: The **Payment Details** field is prepopulated with the **Total Amount Due**. The borrower can make changes to the **Payment Amount** field.

Note: Borrowers can make additional principal payments by entering an amount in the **Additional Principal** field.

Note: The **Total Payment** displays the sum of the **Payment Amount** value plus any amount in the **Additional Principal** field.

4. Choose an available payment date by clicking on the **Calendar** icon.

5. Select the account from the drop-down list on the **Payment From**.

Note: Borrower can manage payment accounts by selecting **Manage Payment Accounts**. To add a new payment account, navigate to **User Settings->Payment Account->Add Payment Account**.

1 Payment Details
2 Final Review
3 Confirmation

Payment Details

Payment Amount	<input type="text" value="\$ 8,888.00"/>											
Additional Principal	<input type="text" value="\$ 210.00"/>											
Total Payment	\$9,098.00											
Payment Date	<input type="text" value="01/11/2023"/> <div style="float: right; text-align: right;"> ⓘ </div>	Note: Payments dated for today must be submitted by 2:30 PM ET										
Payment From	<div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> A LEE DEWALD (4573) ▼ </div> <div style="font-size: 0.7em; margin-top: 5px;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Bank Name</td> <td>OLD FORT BANKING COMPANY</td> </tr> <tr> <td>Routing Number</td> <td>041212637</td> </tr> <tr> <td>Account Number</td> <td>XXX4573</td> </tr> <tr> <td>Account Type</td> <td>Checking</td> </tr> <tr> <td>Name on Account</td> <td>A LEE DEWALD</td> </tr> </table> </div>	Bank Name	OLD FORT BANKING COMPANY	Routing Number	041212637	Account Number	XXX4573	Account Type	Checking	Name on Account	A LEE DEWALD	Manage Payment Accounts
Bank Name	OLD FORT BANKING COMPANY											
Routing Number	041212637											
Account Number	XXX4573											
Account Type	Checking											
Name on Account	A LEE DEWALD											
Primary Email Address ⓘ	<input type="text" value="AATST05@agf-test.local"/>											
Secondary Email Address (Optional)	<input type="text"/>											

Review

Cancel

6. The **Primary Email Address** will be the same as per your user settings.

Note: To update your primary email address for receiving notifications, navigate to User Settings->Contact Preferences.

7. Borrowers can enter an optional **Secondary Email Address** for receiving payment notifications.

8. Click **Review** once you have verified all the information.

9. **Payment Details – Final Review** screen displays.
10. Borrowers are asked to review all payment details before proceeding to schedule payment.
Note: If the borrower needs to change any field, click **Back**.
11. If everything is correct, check the box at the bottom of the page and click the **Schedule Payment** button.

12. **Payment Details – Confirmation** page displays.
13. After payment has successfully been scheduled, a confirmation e-mail will be sent to the primary and secondary (if any) e-mail addresses.

4.3.2 Payment Restrictions

- The online payment feature can be used with all loan types. **Only Additional Principal Payments are allowed if the loan is on AutoDraft, and the Payment Amount field is disabled.**
- Online payments will not be accepted for maturity payments.
- Online payments will not be accepted for payoffs.

- The effective date of the payment will be the date the payment was submitted in Digital Banking if it was submitted before 2:30 PM Eastern and the payment was entered on a business day. The effective date of the payment will be the next business day if the payment was submitted in Digital Banking after 2:30 PM Eastern on a business day or if the payment is being entered on a weekend or holiday.
- The following reports will be produced for online payments.
 - Refer to the Loan Systems Reports Manual, Section 5, for an illustration and detailed description.
 - **ICS Amounts received – SHP3130P**
 - This report reflects all the amounts drafted.
 - The REAL and COAL transaction codes are shown.
 - **ICS Drafts reversed – SHP3030P**
 - This report reflects any draft returned.
 - Drafts are returned if the member's bank does not accept the draft.
 - The reason for the return is indicated.
 - The return is due to insufficient funds and incorrect commercial bank account information.
 - The REAL and COAL reversal transactions are shown.
 - **Detail Online Payments - ICSOLP01**
 - This report lists all payment transactions according to the borrower loan number.
 - The ICS reference number and submission information will be shown.
 - The report will be available each afternoon and reflects the payments initiated after 2:30 PM of the previous business day and before 2:30 PM.

4.3.3 Scheduled Payments

- To view scheduled payments, select **Scheduled Payments** from the main menu.


Loan Name	Reference Number	Account Number	Total Payment	Payment Date	Status	Cancel
Real Estate(060-000)	AAPPL0008758	XXXXX4573	\$2.00	01/11/2023	Scheduled	
Real Estate(060-000)	AAPPL0008761	XXXXX4573	\$8,888.00	01/19/2023	Scheduled	

- This section lists all the scheduled and in-process payments.
- Scheduled payments may be cancelled until 2:30 PM (Eastern Time) on the **Payment Date**.
Note: If borrowers notice incorrect payment details, they must cancel and resubmit the payment.


Scheduled Payments

Note: Scheduled payments may be cancelled until 2:30 PM (Eastern Time) on the "Payment Date". A confirmation email will be sent to you and other borrowers of the loan upon cancellation.

Central KY Ag Credit ⓘ

Loan Name	Reference Number	Account Number	Total Payment	Payment Date	Status	Cancel
My Vehicle Loan (4001)	ICSLP1546005	XXXXX4573	\$200.00	10/18/2022	Scheduled	
Loooong Loan Na...(340229)	ICSLP1546006	XXXXX4573	\$250.00	10/15/2022	Scheduled	
Loan Name here(0227)	ICSLP1546004	XXXXX4573	\$250.00	10/12/2022	Processing	

Central KY Ag Credit ⓘ


Loan Name	Reference Number	Account Number	Total Payment	Payment Date	Status	Cancel
My Vehicle Loan (4001)	ICSLP1546005	XXXXX4573	\$200.00	10/18/2022	Scheduled	

- Click the **Cancel** button to cancel a scheduled payment.
- A **Cancel Payment** pop-up will display, and a confirmation email will be sent to you upon cancellation.

Scheduled Payments

Note: Scheduled payments may be cancelled until 2:30 PM (Eastern Time) on the "Payment Date". A confirmation email will be sent to you and other borrowers of the loan upon cancellation.

Central KY Ag Credit ⓘ

Loan Name	Reference Number	Account Number	Total Payment	Payment Date	Status	Cancel
My Vehicle Loan (4001)	ICSLP1546005	XXXXX4573	\$200.00	10/18/2022	Scheduled	
Loooong Loan Na...(340229)	ICSLP1546006	XXXXX4573	\$250.00	10/15/2022	Scheduled	
Loan Name here(0227)	ICSLP1546004	XXXXX4573	\$250.00	10/12/2022	Processing	

Cancel Payment



Are you sure you want to cancel the payment scheduled for **Real Estate (060-000)** on 01/11/2023?

Cancel Payment

Close

- After successful cancellation, the payment will be removed from the scheduled payment list.

Cancelled Scheduled Payment



Scheduled Payment for **Real Estate (060-000)** has been cancelled successfully. A confirmation email has been sent to you and other borrowers of the loan.

Close

4.3.4 Payment Errors

Payment amounts cannot be more than Principal + Interest + Other - Unapplied Funds.

Payment Disable message: Contact the association for permission.

Payment Cancellation Email: If your payment is cancelled, you will receive a cancellation email to your registered email.

4.4 FastCash Transfer

- Digital Banking manager-level administrators can enable and disable FastCash transfers for all association borrowers and individual borrowers.
- FastCash Transfers submitted on a business day before 2:30 PM Eastern will be processed the same business day. FastCash transfers submitted after 2:30 PM Eastern will be processed the next business day.
- Association personnel can view all FastCash transfers processed online by accessing report ID ICSFCT01 in Mobius (Document Direct). This report will be available each afternoon and reflect the transfers entered before 2:30 PM Eastern.

4.4.1 Make a Funds Transfer

Follow the steps to make a fund transfer:

1. From the **Account Summary** homepage, select the **Transfer** option for the loan for which you want to make a transfer.

Accounts

As of: 07/10/2021 | 09:32 AM ET

All | Active | Payable | FastCash | Closed

Central KY Ag Credit : ⓘ

Customer Number 032-024-725838-0001 [View Stock & Equity](#)

My Vehicle Loan (4001)

Transfer

Pay

Status Active

Principal Balance \$28,500,000.00

Maturity Date 01/01/2025

Current rate 4.00000%

Available Funds \$6,500,714.00

Payment Due Date 09/01/2022

Due Amount \$2,000,000.03

Very long custom nickname displayed here here here her... (2001)

Transfer

AutoDraft

Pay

Status Active

Principal Balance \$28,500.00

Maturity Date 01/01/2025

Current rate 4.00000%

Available Funds \$65,714.00

Payment Due Date 09/01/2022

Due Amount \$251.03

2. **FastCash Transfer** screen displays.
3. Enter the **Transfer Amount**.
Note: The transfer amount cannot exceed the available fund balance.
Note: The **Primary Email Address** will be the same as your profile settings. To update your primary email address for receiving notifications, navigate to User Settings->Contact Preferences.
4. Borrowers can enter an optional **Secondary Email Address** for receiving transfer notifications.
Note: If borrowers need to cancel a transfer, they should contact their ACA.
5. The borrower then clicks **Review**.


The screenshot displays the 'FastCash Transfer' interface. On the left, there are sections for 'Loan Details' and 'Balances'. The 'Loan Details' section includes fields for Association (Carolina Farm Credit), Loan Name (Test_PayCo), Loan Number (000798447), Loan Status (Active), Interest Rate (7.75000%), Loan Origination Date (10/20/2020), and Maturity Date (06/01/2023). The 'Balances' section shows Principal Balance (\$2,095,000.00), Available Funds (\$905,000.00), Original Commitment (\$3,000,000.00), Interest Balance (\$11,078.80), Interest Paid YTD (\$106,102.86), and Current Unapplied Balance (\$111.00). The main area is titled 'Transfer Details' and contains a 'Transfer Amount' field set to \$ 231.00, a 'Transfer To' field with bank details for PATTERSON FARM, INC, and email address fields for Primary and Secondary addresses. A 'Review' button is highlighted with a red box at the bottom of the transfer details section.

6. **Transfer Details - Final Review** page displays.
Note: Borrowers are asked to review all transfer details before proceeding.
Note: If the borrower needs to change any field, click **Back**.

7. If everything is correct, check the box at the bottom of the page and select **Transfer**.

Accounts / Test PayCo (8447) / FastCash Transfer As of: 10/31/2022 | 00:00 AM ET

FastCash Transfer

Loan Details
Association ⓘ Carolina Farm Credit
Loan Name Test_PayCo 
Loan Number 000798447
Loan Status Active
Interest Rate 7.75000%
Loan Origination Date 10/20/2020
Maturity Date 06/01/2023

Transfer Details - Final Review
Transfer Amount \$231.00
Transfer To PATTERSON FARM, INC (7388)
Bank Name FIRST NATIONAL BANK OF PENNSYLVANIA
Routing Number 053102117
Account Number XXXXXXXXXXXX7388
Account Type Savings
Name on Account PATTERSON FARM, INC
Primary Email Address AATST05@agf-test.local
Secondary Email Address (Optional) --

Please Note:
A confirmation email will be sent to the email addresses listed above.
If there are any other registered borrowers on this loan, they will be notified that you've initiated a transfer from this loan in the amount shown.
This is your final opportunity to review the information of your transfer. If everything is correct, please check the box below and click the **Transfer** Button.
If you need to make any changes, please use the back button to go to the previous step.


☐ I have reviewed the details of this transfer above and I confirm that it is correct.

Transfer **Back** **Cancel**

Balances

Principal Balance	\$2,095,000.00
Available Funds	\$905,000.00
Original Commitment	\$3,000,000.00
Interest Balance	\$11,078.80
Interest Paid YTD	\$106,102.86
Current Unapplied Balance	\$111.00
Funds Held	\$111.00
Accrued Interest on Funds Held	\$0.00
Interest Earned YTD on Funds Held	\$0.00

8. Transfer Details – Confirmation displays.

Loan Details
Association ⓘ Central KY Ag Credit
Loan Name (None) 
Loan Number 116988-011-001
Loan Status Active
Interest Rate 7.00000%
Loan Origination Date 09/04/2015
Maturity Date 06/01/2023

Transfer Details - Confirmation

✔ Your transfer has initiated.

Reference Number AAT000008773
Initiated on 01/11/2023 | 07:44 PM ET
Transfer Amount \$234.00
Transfer To GOBBLER HILL-TERPELUK (3543)
Bank Name PNC BANK, NA
Routing Number 054000030
Account Number XXXXXX3543
Account Type Checking
Name on Account PAUL A TERPELUK
Primary Email Address AATST05@agf-test.local
Secondary Email Address (Optional) --

Please Note:
A confirmation email will be sent to the email addresses listed above.
If there are any other registered borrowers on this loan, they will be notified that you've initiated a transfer from this loan in the amount shown.

Done **Print**

Balances

Principal Balance	\$93,817.08
Available Funds	\$1,182.92
Original Commitment	\$95,000.00
Interest Balance	\$584.33
Interest Paid YTD	\$3,578.20
Current Unapplied Balance	\$0.00
Funds Held	\$0.00
Accrued Interest on Funds Held	\$0.00
Interest Earned YTD	\$0.00

9. After the successful transfer, an email confirmation will be sent to the primary and secondary emails.

4.5 Add Loan

The borrower can add a new loan detail into **Digital Banking**.

If your loan does not appear on the **Accounts Summary** page. Click the **here** button at the bottom of the **Accounts Summary** page.

4.5.1 Add a new Loan

Follow the steps to add a new loan:

Central KY Ag Credit ⓘ

Customer Number **032-024-725638-0001** [View Stocks and Equity](#)

Operating Expenses (011-001)

Transfer ⓘ

AutoDraft

Pay

Status	Principal Balance	Maturity Date	Current Rate	Available Balance	Payment Due Date	Due Amount
Active	\$93,817.08	06/01/2023	7.00000%	\$1,182.92	11/01/2022	\$0.00

Don't see your loan? Click [here](#) to add it.

1. Click **here**, at the bottom of the **Account Summary** page.
2. **Add Loan** screen displays.
3. Fill in the fields, choose the **Association** name from the drop-down options, and enter the **Loan Number/Account Number** and **SSN/TIN**.
4. Click the **Add Loan** button to add the loan to the **Account Summary** page.
5. The newly added loan is listed on the **Account Summary** page.

Add Loan ✕

Enter the loan number or account number found in your closing documents / billing statement to add your loan.

Association

Horizon Farm Credit Bank ▼

Loan Number or Account Number

1234567890 ⓘ

Last 4 of SSN/TIN

####

Cancel

Add Loan

5. Documents and Forms

- Select **Document and Forms** in the top navigation to view documents and forms.
- **Documents and Forms** allow viewing and downloading **Billing Statements, Tax Documents, Annual Activity Statements, and Forms**.

Loan Name	Statement Date	View	Paperless
My 1st Loan (067-000)	Oct 12, 2021		<input type="checkbox"/>
My Loan (070-000)	Nov 10, 2021		<input checked="" type="checkbox"/>
My Loan (050-000)	Jan 12, 2022		<input checked="" type="checkbox"/>

5.1 Billing Statements

- This section allows you to view and download the billing statements.
- Click a **Statement Date** from the drop-down for bill generation.
Note: Borrowers can view up to 25 months of billing statement history.
- Click the **PDF** icon to see and download a billing statement.
- The borrower can go **Paperless** by using the toggle. **Paperless** billing can be enabled for all loans or by individual loans.

Loan Name	Statement Date	View PDF	Paperless
My Vehicle Loan (4001)	Aug 28, 2022		<input checked="" type="checkbox"/>
Cattle Loan (20 - 1234)	Aug 25, 2022		<input type="checkbox"/>
Very Loooong Looaan Naaaaaa... (2367)	Aug 30, 2022		<input type="checkbox"/>

5.2 Tax Document

- This section allows you to view and download the tax document as a selected year.
- This section shows the **Branch Name** and **View PDF**.
- Click the **PDF** icon to see and download the tax document.

Documents and Forms

[Billing Statements](#) | **[Tax Documents](#)** | [Annual Activity](#) | [Forms](#)


2020 ▾

Central KY Ag Credit ⓘ

Branch Name

View

TIFFIN BRANCH OFFICE




Central KY Ag Credit ⓘ

Branch Name

View

OXFORD BRANCH OFFICE



5.3 Annual Activity

- This section lets you view the current **Annual Loan Activity statement** for all loans with activity available by selecting the Loan Name.
- Click the **PDF** icon to see and download the Annual Loan Activity statement for the selected year.

Documents and Forms

[Billing Statements](#) | [Tax Documents](#) | **[Annual Activity](#)** | [Forms](#)


2022 ▾

Central KY Ag Credit ⓘ

Annual Statement

View

Loan Activity Statement




Central KY Ag Credit ⓘ

Annual Statement

View

Loan Activity Statement



5.4 Forms




- This section allows the borrower to view and download forms uploaded by the ACA.
Note: See the **Digital Banking Administration User Guide** for information about forms.
- Click the **PDF** icon to see and download the Authorization forms.

Documents and Forms

[Billing Statements](#) | [Tax Documents](#) | [Annual Activity](#) | **Forms**

Your ACA related forms are available here

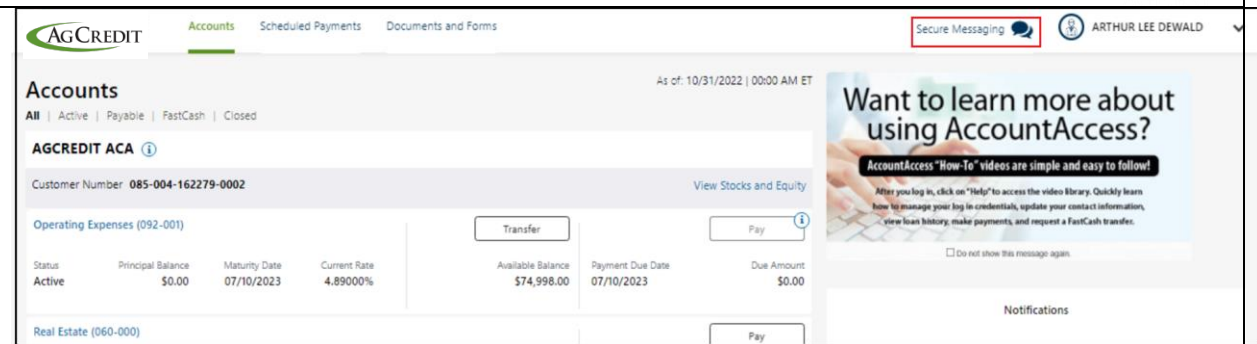
Central KY Ag Credit ⓘ

Form	View
AutoDraft Authorization	
Payment Form	
Test Form	

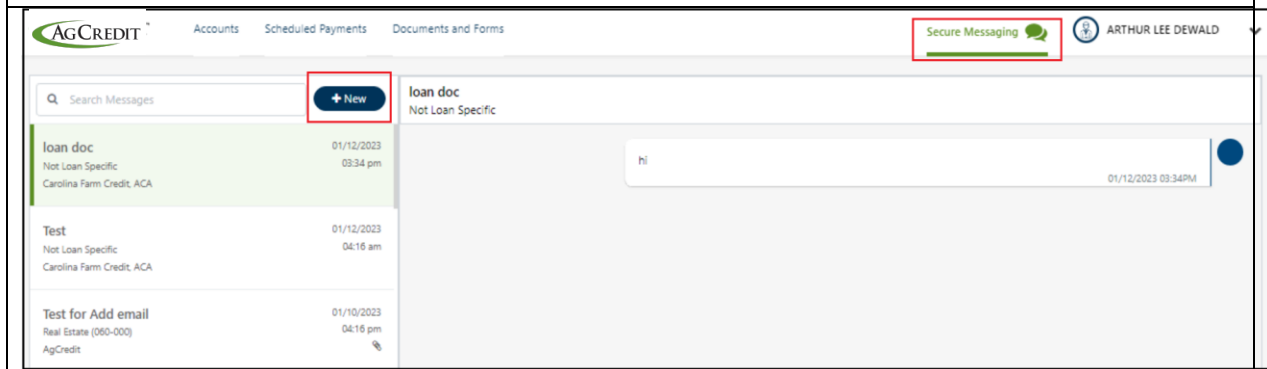
6. Secure Messaging

Secure messaging allows borrowers and the association's admin to securely send messages and files to each other for a specific loan through the **Digital Banking** system.

Note: Contact your association if **Secure Messaging** is disabled.



Select **Secure Messaging** in the top navigation to view all messages. Click on the message to see the conversation's details.



6.1 Creating Secure Messaging

The borrower can create a secure message and attach a file to the message in Digital Banking.

To create a secure message:

1. In the **Menu**, click **Secure Messaging**. The **Messages** page appears.

2. Click **+New**. The **New Secure Message** window appears.

4. In the **Subject** field, enter a subject.

Note: There is a maximum of 255 text characters in a subject.

5. Select the **Loan** from the drop-down.

5. In the **Message** field, enter the message.

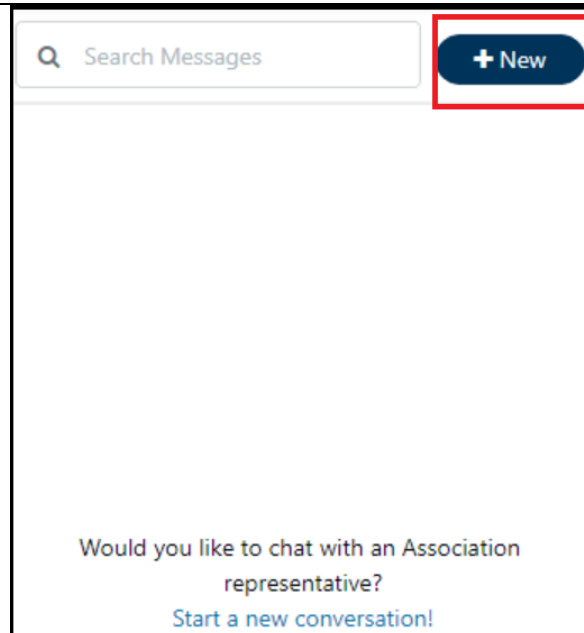
Note: There is a maximum of 255 text characters in a subject.

6. Click the **Attach file** icon. Select a file to attach to the message in the open dialog box and click **Open**. (Optional)

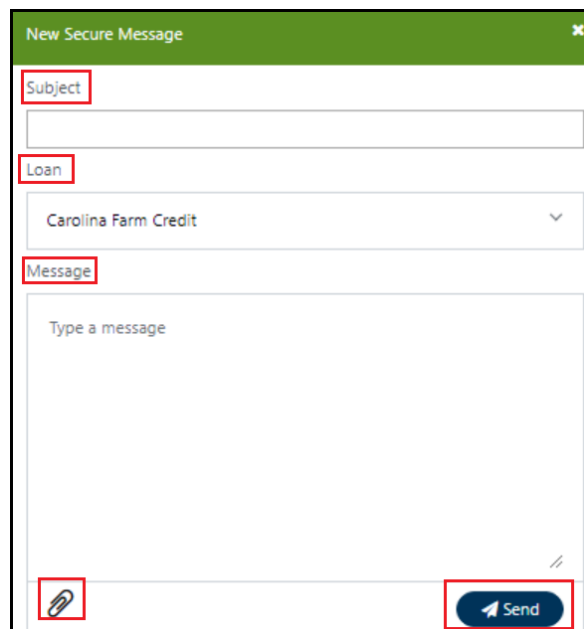
Note: The following file formats are allowed: **Word, Excel, PowerPoint, Text, JPEG, PNG, and PDF**. For each message, multiple attachments can be uploaded.

7. When your message is complete, click **Send**. Your new message appears on the **Messages** page.

Note: The total size of all files in a message should not exceed 500 MB.



The screenshot shows the top of the 'Messages' page. At the top left is a search bar with a magnifying glass icon and the text 'Search Messages'. To the right of the search bar is a blue button with a white plus sign and the text '+ New'. Below these elements is a large white area with the text 'Would you like to chat with an Association representative?' and a blue link 'Start a new conversation!'.



The screenshot shows the 'New Secure Message' window. It has a green header bar with the text 'New Secure Message' and a close button (X). Below the header are four fields: 'Subject', 'Loan', 'Message', and an 'Attach file' icon. The 'Subject' field is a text input. The 'Loan' field is a dropdown menu with 'Carolina Farm Credit' selected. The 'Message' field is a large text area with the placeholder text 'Type a message'. The 'Attach file' icon is a paperclip. At the bottom right is a blue button with a white arrow and the text 'Send'.

6.2 Reading and Replying Secure Message

The borrower can see the message in a conversational chat format. There, the borrower can respond to the association admin's response or send a new message.

Note: Whenever a secure message or response is received from the Association Admin, the borrower will be notified by email.

6.4 Deleting Secure Message

- Secure messages can be deleted from the borrower's Inbox or Sent folder.
- The borrower cannot delete the System displays message.

7. User Profile

In the User Profile section, borrowers can update their personal information, security methods, display language, manage payment accounts, and update their primary email address. FAQs in the **Help Center** can help resolve a borrower's Digital Banking issue.

Click on **Profile** in the upper-right corner of the **Digital Banking** home page.

User Profile includes:

- User Settings
- Help Center
- Log Out

The screenshot shows the AGCREDIT Digital Banking interface. At the top right, the user's profile is displayed with the name ARTHUR LEE DEWALD and a dropdown menu containing 'Last Login', 'User Settings', 'Help Center', and 'Log Out'. The main content area is titled 'Accounts' and shows details for 'AGCREDIT ACA', including a customer number and a table of operating expenses. There are also buttons for 'Transfer', 'Pay', and 'View Stocks and Equity'. A promotional banner for 'AccountAccess "How-To" videos' is visible on the right side of the page.

7.1 User Settings

The **User Settings** allows the borrower to update the login settings, payment settings, and primary mail IDs.

The screenshot shows the 'User Settings' page. It is divided into two main sections: 'Personal Information' and 'Security Methods'. The 'Personal Information' section includes fields for 'First Name', 'Last Name', 'Login', 'Primary Email', and 'Second Email', with an 'Edit' button at the bottom. The 'Security Methods' section includes fields for 'Password', 'Phone', 'Okta Verify', and 'Security Question', each with a corresponding button (Reset, Remove, Setup, Change).

On the **Digital Banking** home page, click on the profile drop-down menu at the top-right of the page and select **User Settings**.

User Settings include **Login Settings**, **Payment Settings**, and **Contact Preferences** sections.

7.1.1 Login Settings

The borrower can update their **Personal Information**, **Security Methods**, and **Display Language** in the **Login Settings** tab.

- In the **Personal Information** section, click **Edit** to update name, Okta name, primary/secondary mail id, mobile number, and organization details. Click **Save** or you can **cancel**.

The image displays two side-by-side screenshots of the 'User Settings' page. Both screenshots show the 'Personal Information' section with fields for First Name, Last Name, Login, Primary Email, and Second Email. The left screenshot has an 'Edit' button at the bottom right, which is highlighted with a red box. The right screenshot has 'Save' and 'Cancel' buttons at the bottom right, which are also highlighted with a red box.

- In the **Security Methods** section, users can update or set up any security method.

The image shows a screenshot of the 'Security Methods' section. It includes a heading 'Security Methods' and a subheading 'Security methods help your account security when signing in to Okta and other applications.' Below this, there are four rows, each with a label and a button: 'Password' with a 'Reset' button, 'Phone' with a 'Remove' button, 'Okta Verify' with a 'Setup' button, and 'Security Question' with a 'Change' button.

7.1.2 Payment Account

This section allows the borrower to add and edit payment accounts.

Note: If you are updating the **Payment Account**, it will not impact the AutoDraft payment information. If you want to change your AutoDraft information, contact your Association.

User Settings

[Login Settings](#) | **[Payment Accounts](#)** | [Contact Preferences](#)

Customer Number

085-004-162279-0001

ACA

AGCREDIT ACA

Add Payment Account

To make online loan payments, you must establish a Payment Account. This will provide us with the information needed to debit your bank account when you make an online payment.

NOTE: Changes to the below Payment Accounts will NOT update your AutoDraft payment information. Please contact your local branch office to change your AutoDraft payment information.

Preferred	Nickname	Bank Name	Account Number	Account Type	Account Holder Type	Actions
<input checked="" type="radio"/>	A LEE DEWALD	OLD FORT BANKING COMPANY	XXX4573	Checking	Personal	Edit Delete

Add a new Payment Account

Follow the steps to add a new payment account:

1. Click **Add Payment Account** under the **Payment Accounts** tab.

User Settings

[Login Settings](#) | **[Payment Accounts](#)** | [Contact Preferences](#)

Customer Number

085-004-162279-0001

ACA

AGCREDIT ACA

Add Payment Account

To make online loan payments, you must establish a Payment Account. This will provide us with the information needed to debit your bank account when you make an online payment.

NOTE: Changes to the below Payment Accounts will NOT update your AutoDraft payment information. Please contact your local branch office to change your AutoDraft payment information.

Preferred	Nickname	Bank Name	Account Number	Account Type	Account Holder Type	Actions
<input checked="" type="radio"/>	A LEE DEWALD	OLD FORT BANKING COMPANY	XXX4573	Checking	Personal	Edit Delete

2. **Add Payment Account** displays.

Add Payment Account

Customer Number

085-004-162279-0001

ACA

AGCREDIT ACA

Account Number

Enter Account Number

Confirm Account Number

Enter Account Number

Routing Number

Enter Routing Number

Confirm Routing Number

Enter Routing Number

Bank Name

Account Nickname (optional)

Account Type

☒ Checking
 ☐ Savings

Account Holder Type

☐ Business
 ☐ Personal

Cancel

Add Payment Account

3. Fill in all the required fields under the **Add Payment Account** pop-up.
4. Once all fields have been filled out, click **Add Payment Account**.
5. The newly added account will be listed in the **Payment Accounts** section.

Edit Payment Account

Follow the steps to edit the **Payment Account**:

1. From the **Payment Accounts** list, select the **Edit** icon.

User Settings
Login Settings | Payment Accounts | Contact Preferences

Customer Number: 085-004-162279-0001
ACA: AGCREDIT ACA
[Add Payment Account](#)

To make online loan payments, you must establish a Payment Account. This will provide us with the information needed to debit your bank account when you make an online payment.
NOTE: Changes to the below Payment Accounts will NOT update your AutoDraft payment information. Please contact your local branch office to change your AutoDraft payment information.

Preferred	Nickname	Bank Name	Account Number	Account Type	Account Holder Type	Actions
<input checked="" type="radio"/>	A LEE DEWALD	OLD FORT BANKING COMPANY	XXX4573	Checking	Personal	Edit Delete

2. The **Edit Payment Account** window allows you to change the account details and click **Update**.

Edit Payment Account

Customer Number: 085-004-162279-0001
ACA: AGCREDIT ACA
Routing Number: 041212637
Account Number: XXX4573
Account Nickname (Optional): A LEE DEWALD
Bank Name: OLD FORT BANKING COMPANY

Account Type: ☒ Checking ☐ Savings
Account Holder Type: ☐ Business ☒ Personal

[Cancel](#) [Update](#)

3. After the account details have been modified, a confirmation email will be sent to the registered email address.

Edit Payment Account

✓ Your Payment Account has been updated. A confirmation email has been sent to you.

Customer Number: 085-004-162279-0001
ACA: AGCREDIT ACA
Routing Number: 041212637
Account Number: XXX4573
Account Nickname (Optional): A LEE DEWALD
Bank Name: OLD FORT BANKING COMPANY

Account Type: Checking
Account Holder Type: Personal

[Done](#)

Delete Payment Account

Follow the steps to **Delete** the payment account:

1. From the **Payment Accounts** list, select the account.
2. Click the **Delete** icon.

Note: Preferred payment account cannot be deleted. Change the preference to delete this payment account.

User Settings

Login Settings | **Payment Accounts** | Contact Preferences

Customer Number: 085-004-162279-0001

ACA: AGCREDIT ACA

[Add Payment Account](#)

To make online loan payments, you must establish a Payment Account. This will provide us with the information needed to debit your bank account when you make an online payment.

NOTE: Changes to the below Payment Accounts will NOT update your AutoDraft payment information. Please contact your local branch office to change your AutoDraft payment information.

Preferred	Nickname	Bank Name	Account Number	Account Type	Account Holder Type	Actions
<input type="radio"/>	A LEE DEWALD	OLD PORT BANKING COMPANY	XXX4573	Checking	Personal	Edit Delete

3. The **Delete Payment Account** window appears and clicks **Delete**.

Delete Payment Account

Are you sure you want to delete the following payment account? Any scheduled payments using this payment account may fail to process the payment.

Payment Account Details

Customer Number	085-004-162279-0001
ACA	AGCREDIT ACA
Routing Number	011000015
Bank Name	FEDERAL RESERVE BANK
Nickname	test78234
Account Number	x7890
Account Type	Checking
Account Holder Type	Business

[Cancel](#) [Delete](#)

4. A confirmation email will be sent to the registered email address after the account has been successfully deleted.

7.1.3 Contact Preferences

This section allows the borrower to update the primary email.

1. Click the **Edit** icon to update the primary email.

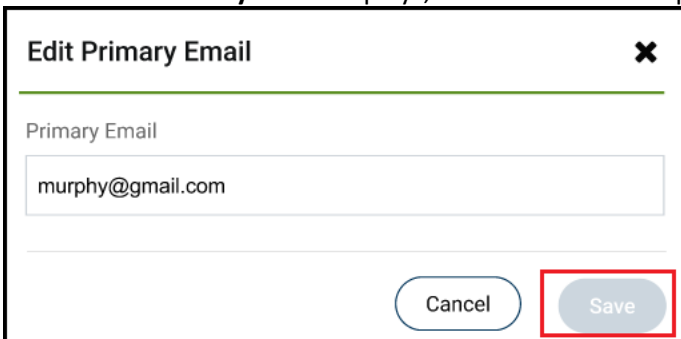
User Settings

Login Settings | Payment Accounts | **Contact Preferences**

Primary Email: [murphy@gmail.com](#) [Edit](#)

Note: Your primary email is used to send notifications for payments, transfers, payment accounts, secure messaging, and paperless settings for billing statements. Changes will not affect your login email. To make changes to your login email go to login settings.

2. **Edit Primary Email** displays, then enter the new primary mail.



3. Click **Save**

7.2 Help Center

FAQs in the **Help Center** answer borrowers' questions about Digital Banking. This section includes various **FAQs**.

