



ACCOUNT ACCESS

FCS online account access allows you to manage your accounts securely and conveniently.

- View account details and history
- View and print bills and statements
- Download account information
- View drafts
- Transfer funds and schedule payments
- View and manage multiple accounts
- Customize your view



1-800-444-3276 | www.e-farmcredit.com

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ONLINE ACCOUNT ACCESS SETUP GUIDE



GETTING STARTED SIX STEPS TO ACTIVATE YOUR ACCOUNT:

- 1** Go to www.e-farmcredit.com
- 2** Click on enroll located in the upper right-hand side of the screen under account access. A second window will open telling you that you are in our secure, encrypted site.
- 3** To create your online account enter your customer number, social security number or business identification number and click continue.
- 4** *Enter a few pieces of information to get started.*
 - FCS loan/lease account number
 - Current principal balance.
 - Username
 - Password
 - Email address
 - Internet connection preference
 - Click continue
 - Review and accept the Master Online Banking Agreement by checking the E-sign box and click enter.
- 5** Click done and your account will be available with in 20 minutes.
- 6** On your first time logging on, the screens will walk you through setting up a security certificate on your computer, a PIN number and security questions in case you forget your PIN or password. You will need your password and PIN to log on each time.

TRANSFER FUNDS ONLINE

Now that you've enrolled, you can transfer funds online. You can authorize payment of your loan online or move money from one account to another. You can also manage your Farm Cash Management account.

To conduct transfers online, log on to e-farmcredit.com and click on Account Access located in the upper right hand side of the homepage. After you enter your username, password and PIN, you will be taken to the Online Banking Welcome Screen.

You can access the transfer summary screen by clicking on Account Information, Transfer Summary. From the dropdown list select an account to view or process a transfer. Existing transfer templates and pending transactions will be listed for the account.

WHAT IS A TEMPLATE?

A template defines bank and account information you set up once, so when you do a similar transaction – such as paying your loan online monthly – you do not have to re-enter your bank information.

When setting up a new template you need your bank routing number and account number.

UNDERSTANDING YOUR TRANSFER OPTIONS

Transfer In (payment or investment)

You can transfer funds online by selecting an existing template or setup a new template to transfer funds from your checking or savings account by one of three payment options:

As Billed – pulls automatically for the billed amount due on your loan.

Recurring (Fixed) Payment – pulls a specific dollar amount with excess available to be applied to principal or funds held monthly, quarterly, semi-annually or annually.

One-time or On Demand – allows you to pay a specific amount on a business day of your choice.

If your loan repayment allows and billing is not due, you can specify payments be applied to interest only, special principal or early principal payment.

Transfer Out (disburse or withdraw)

You can move funds from your line of credit loan to your bank account, pay a third party, or withdraw from Farm Cash Management by selecting an existing template. You can set up one of two transfer out transactions:

One-time – disburse a specific dollar amount from your line of credit to your bank account on a specific business day once.

Recurring – disburse a specific dollar amount from your line of credit to your bank account monthly, quarterly, semi-annually or annually.

Once you have setup your transfer out template you can modify and make changes online.

Internal Transfer (FCS accounts only)

You can transfer available funds from an FCS line of credit, Farm Cash Management account or funds held account to another internal FCS account online. Internal transfer options include:

Billed amount – transfer funds to pay another loan's billing during the billing cycle.

Interest Only Payment – transfer funds to pay interest due.

Special Principal Payment – transfer funds to pay down principal if billing has been satisfied.

By adding any of these templates to your account, the next time you return to Account Access, you just click on the appropriate template ID and you can initiate a transaction.

Your local FCS office can assist you with using your Online Account Access, or you can refer to the tutorial located on the web site – it walks you through step-by-step in using all the functionality of Online Banking.

As a quick reference, here is the contact information for our corporate office in Louisville, Kentucky:

Phone: 1-888-243-4378
7:30 a.m. – 5:30 p.m. EST
Monday – Friday

Fax: 1-888-243-6530
Email: LouisvilleKY@e-farmcredit.com