

ONLINE BANKING ACCOUNT ACCESS USER GUIDE

PAY NOW

Please note: Payments made through Pay Now will be for the next business day and will pay all billed amounts including any late charges on the account.

- 1 – Click on Pay Now, a new window will open.
- 2 – Select FCS account(s) you wish to pay and the external account you wish to pay from.
- 3 – Click Submit at the bottom of the page.
- 4 – Verify payment information and select Ok to process.

Note: You can view your payment on the Account Info/Payment: Summary-Transfer screen (See Transfer Funds Online section for details).

ACCOUNT INFO/PAYMENT

- 1 – Click on Account Info/Payment, wait for the page to load, click on Transfer/Payment. Select the appropriate loan from the Account Number dropdown box.
- 2 – Highlight an existing bank account template from the list or create a new template with the Add New button.
- 3 – Click the Add Transaction button at the bottom of the screen, fill in the payment details and click submit.
- 4 – Verify the transaction has been set up on the Account Info/Payment: Summary Transfer page.

NEED MORE HELP?

If you get locked out of the enrollment process, account access or have other questions, please call customer service at 1-888-243-4378, 7:30 A.M. to 5:30 P.M. EST, Monday – Friday, or email at louisvilleky@e-farmcredit.com.



ENROLLING IN ONLINE BANKING

- 1 – Go to www.e-farmcredit.com.
- 2 – Click on Account Access in the upper right hand side of the screen. A new page will load. Click on enroll under the button New Online Banking!
- 3 – Check that you have the necessary system requirements: Internet Explorer 7.0 or 8.0, Java Plug-in version 1.4 or higher and Adobe Acrobat Reader. Firefox and Safari will be supported by the end of 2010.

Note: It is a good idea to add the e-mail addresses no-reply@olbfcs.com and louisvilleky@e-farmcredit.com to your address book.

- 4 – To create your online account, enter your customer number, social security number or business identification number and click continue.
- 5 – Enter a few pieces of information to get started.
 - FCS loan/lease account number
 - Current principal balance of loan/lease entered above
 - Username
 - Password
 - Email address
 - Internet connection preference
- 6 – Click continue.
- 7 – Review and accept the Master Online Banking Agreement by checking the E-sign box and clicking continue. You can save or print the agreement before clicking continue.
- 8 – Click to close your browser and you will receive an email confirmation stating your enrollment is complete. It may take up to 20 minutes to receive the email confirmation. If you have not received an email after 20 minutes check your spam/junk mail folder as it may have been caught by your spam filter. After 20 minutes you can proceed to login without receiving the email.



Upon enrollment, all existing drafts on the account will display under the first log in date. Going forward, drafts will be displayed based on the date the draft processed. If you are not sure of the date the draft processed, you can check the transaction details to retrieve the date. FCS drafts through Wachovia are available online.

DRAFTS — VIEW DRAFTS ONLINE

- 1 – Click on Draft Images and the Draft Accounts screen will display a table listing all draft accounts with each day of draft activity.
- 2 – Highlight the row of the account and date you want to see draft images and click the View button.
- 3 – Click on the camera icon to the left of the draft you wish to view. Draft image will appear showing the front and back of the draft.

MAKE A PAYMENT

You have two options for making a payment to your FCS account. You can use our Pay Now feature which is a quick and easy way to pay your bill or go to the Account Info/Payment: Summary – Transfer page to access more payment options.

UNDERSTANDING YOUR TRANSFER OPTIONS (CONT.)

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

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 bank account template. You can set up one of two Transfer Out options:

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

Recurring – disburse a specific dollar amount from your FCS line of credit loan 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 loan, 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 until the billing is due or 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 and click add transaction.



REGISTER SECURITY TOKEN

Once you receive the email confirmation from the enrollment process, you can log in to Account Access. The initial login will walk you through establishing a security token on your computer as additional security with a PIN number. You will need your username, password and PIN to log on to Account Access going forward. It is important to complete the following steps using the same computer.

- 1 – Go to www.e-farmcredit.com, click on Account Access, then click on the New Online Banking! button.
- 2 – Enter username and password and click the login button.
- 3 – On the token registration screen enter the email address where you want the system to send your activation key. (An activation key will be emailed to you to proceed with the security token activation). Click ok to proceed.
- 4 – On the token registration screen enter the activation key sent to you via email, select a pin number for your login account, answer the questions to help with PIN resets, if using a public computer select one time login and click ok. By clicking the one time log in, the security token will not be saved on the public computer.
- 5 – The next screen will be security questions to help in case you forget your password. Answer the questions and click ok.
- 6 – You will be taken to the online banking Welcome screen.

VIEW ACCOUNT INFORMATION AND HISTORY

From the Welcome Screen click Account Info/Payment and the Account Summary screen will appear displaying all accounts.

View transaction details

- 1 – Highlight account row on the Account Summary screen.
- 2 – Click on the View button to view Transaction Details. Last 90 days of transactions displays. Note: If you want more history click on the Settings button to change the search criteria. Remember to click the save button if you want to keep your new criteria each time you return.
- 3 – You can print a transactions report by clicking on the Report button located at the bottom of the screen.
- 4 – You can export transactions by clicking on the Export button at the bottom of the screen.
- 5 – You can jump to Account Details by clicking on the Account Details button at the bottom of the screen.

VIEW ACCOUNT DETAILS

- 1 – Highlight account row on the Account Summary screen.
- 2 – Click on the Details button to view account details.
- 3 – You can print an account details report by clicking on the Report button at the bottom of the screen.
- 4 – You can jump to Transactions Details by clicking on the Transaction Details at the bottom of the screen.

STATEMENTS AND BILLS

- 1 – Click on Statements and Bills. A new window will open with a list of annual statements, monthly statements of current year and most recent bill, within the last 60 days.
- 2 – Click on the statement or bill you wish to view. The statement or bill will display for viewing and you may print or save the file.
- 3 – Once you are finished with the statements and bills, you should close the window. Return to the Online Banking site to continue or logout.

DOWNLOAD TRANSACTIONS

- 1 – Click on Account Info/Payment and highlight an account on the Account Summary screen.
- 2 – Click on the View button to view Transaction Details.
- 3 – Click on the Export button at the bottom of the screen.
- 4 – Select from the dropdown list, tab delimited or CSV format.

TRANSFER FUNDS ONLINE

Once you've enrolled, you can authorize payments for your loan online or move money from one account to another. You can also manage your Farm Cash Management account.

You can access the transfer summary screen by clicking on Account Info/Payment, wait for the page to load, and then select Transfer/Payment. From the dropdown list select an account to view or process a transaction (add transaction). Existing bank account templates (See section below for definition) and transactions you have initiated will be listed for the account.

UNDERSTANDING YOUR TRANSFER OPTIONS

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.

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 Transfer In options:

As Billed – pulls automatically for the billed amount due on your loan. This is a one-time transaction.

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.