Online Banking "How To" Guide

Account Information

ACCOUNT SUMMARY

The Account Summary displays all available accounts (information as of previous day). All accounts are listed in alphabetical order by account type.
Both Funds Held and Farm Cash Management balances are displayed separately in the Account Summary to track each individually.

CUSTOMIZE YOUR VIEW

- Click Environmental Settings icon (see Icons listed on far right). This can customize the view, shift columns, change the content and sort the order of the Account Summary table.

VIEWING TRANSACTION DETAILS

- Select the account.
- Click the Transaction History icon.
- Click on Report in lower right corner to produce a printable copy.
- Transactions are listed for the last 90 days or a maximum of 1,000 transactions (can be modified by using the Environment Settings icon).

VIEWING ACCOUNT DETAILS

- Select the account.
- Click the Account Details icon or double-click on any line to view account details. This provides a current summary of the loan.

Transfer Summary

The Transfer Summary allows you to create a transaction to transfer funds into an account (Transfer In), from an account (Transfer Out), or between your internal Farm Credit accounts (Internal Transfer).

VIEW, MODIFY OR CREATE TEMPLATES OR TRANSACTIONS

To view or create templates and transactions for an account, select the account number from the Account Number drop-down list above the Transfer Summary table.
Transactions may be created, modified or deleted until 5 PM CST; after that time, the transaction will be processed and cannot be modified or deleted.
External Transfers are effective at least one business day in the future. Internal transfers are effective the same business day if set up before
5 PM CST.

- To view, click the View Highlighted Row icon or double click.
- To create a new Transfer In or Transfer Out template, click the Create New icon, complete the information and click Submit.

CREATE NEW TRANSACTIONS USING A TEMPLATE

- Highlight the template you wish to use.
- Click on Add Transaction (lower right).
- Fill in the transaction type and amount.
- Enter date and click Submit.

DELETE A PENDING TRANSACTION

- Highlight the transaction and click Delete Highlighted Row icon.

MODIFY A PENDING TRANSACTION

- Double click on the transaction.
- Change desired information.
- Click submit.

Transaction Types

TRANSFER IN TRANSACTIONS

- **One-time:** Funds Held deposit or paying an amount different than as billed (more or less). Excess funds indicator used when paying more than billed amount.
- **Interest Only:** Interest only is not allowed if a loan is past due.
- **Special Principal Payment:** Special principal payments are available up to the date a bill is due.
- **As Billed:** User does not specify amount.
- **Recurring:** Monthly, quarterly, semi-annually or annually.

TRANSFER OUT TRANSACTIONS

- **One-time**
- **Recurring:** Monthly, quarterly, semi-annually or annually.

You will receive an e-mail when a transaction has been successfully added, modified or deleted to confirm your action. (Due to security, the e-mail will have no transaction details).

Icons

 VIEW HIGHLIGHTED ROW

 CREATE NEW

 DELETE HIGHLIGHTED ROW

 MODIFY HIGHLIGHTED ROW

 ACCOUNT DETAIL

 REFRESH SCREEN

 FIND

 ENVIRONMENT SETTINGS

Draft Images

The Draft Imaging activity provides the Online Banking user the opportunity to view images of processed drafts from their operating accounts.
Draft images are available the day after registering for the first time and are then loaded every evening. There is a 12 month history of drafts after which time they will be archived.

DRAFT IMAGE SUMMARY

- Click on the Draft Images tab on the main navigation bar.
- On the icon toolbar (the upper right of the table) enter From and To dates and click on the GO icon to expand or narrow to a more specific list.
- Highlight date, click on Transactions (lower right) or the view icon.
- Click on the camera icon (far left) to view the draft. For draft details only, click on the view icon. You can also print a list of drafts written by clicking on the print button

Administrative Services

OPTIONS AVAILABLE

- You will have the ability to:
- Change a password.
- Change e-mail address.
- Change nickname on any account to better recognize it.
- Create additional users on your account.

Statements & Bills

VIEWS

You can view current year monthly statements.
You can view the most recent bill within the past 60 days.
You can view year end annual statements for the past three years.