



GET INSTANT ACCESS TO YOUR LOAN INFORMATION OR MAKE YOUR LOAN PAYMENT ON LINE.

And best of all, it's FREE!

With just a few clicks of your mouse, you can enjoy secure access to your Farm Credit account. Now you can get up-to-date information on your loan or make a payment when it's most convenient for you.... 24 hours a day, 7 days a week.

Here are some of the things you can do:

- ❖ Check your current account balances
- ❖ Confirm the date and amount of your last payment or the next one
- ❖ Review AgriLine check activity
- ❖ Initiate FastCash Transfers (after original FastCash account has been established at the local branch office)
- ❖ View your stock and equity balances or account history
- ❖ And much more!

Here's how to do it:

- ❖ Go to our website: <http://www.FarmCreditCFL.com>
- ❖ Click on the AccountAccess button
- ❖ Click on either the "Demo AccountAccess" or "Sign Me Up" link
- ❖ Complete the form and click submit
- ❖ Your User ID and temporary password will be sent to you by email.
 - If you have previously been issued a temporary password and it has expired (good for 30 days from closing of loan) or you have any difficulty getting your account established, call Glenda Tomlinson during office hours at 800-533-2773 ext. 412 or email her any time Gtomlinson@FarmCreditCFL.com and she'll help you get a new password.
- ❖ After you log on to AccountAccess, you'll be able to change your password to whatever you like. You'll also have the opportunity to change your User ID; however, we do not recommend you do so. Your User ID will be set as the primary borrowers (first person on loan) Social Security Number or Federal Tax Identification Number. Your account information is behind an extremely safe wire wall and is highly protected.

Things to be aware of:

- ❖ You must set up your "Payment Profile" before you can make an on-line payment. You can store up to three separate checking or savings accounts and pay your loan from any of them; however, you can only make one payment within a 24-hour period.
- ❖ Payments initiated before 2:30 p.m. will be credited to your loan account the **next business day**. Payments initiated after this time will be credited to your loan account in **two business days**. Please keep this in mind for weekends and holidays.
- ❖ Step 2 of the payment process will offer you two payment options "Amount of Payment" and "Special Principal Payment." Amounts entered in the "Amount of Payment" box will pay your interest due first and then apply the remainder to principal. You would use this option to make your loan payment. "Special Principal Payment" box will apply 100% of the amount you enter directly to reduce your principal balance and **will not** apply any funds toward your next payment due. Special Principal Payments will not be accepted if your account is delinquent.
- ❖ Step 3 will require you to review what you entered in Step 2 to confirm the exact payment type and amount you entered. You will be required to check the box "I have reviewed the information above and confirmed that it is correct" before it will let you continue the payment process. If you do not check this box, your payment will not be made.
- ❖ Step 4 will provide you with a Payment Reference Number and the time and date the payment was submitted. It is recommended that you print this confirmation as your receipt of payment.

It's not that we don't like to see your smiling faces in our offices, but we know you have more important things to do with your time than licking stamps or visiting us.

ACCOUNT ACCESS	
FREQUENTLY ASKED QUESTIONS	GLOSSARY

1. Who should I contact if I have issues with my on-line account or how do I report a problem with my account?

Contact the Account Access Administrator, Glenda Tomlinson, by phone during business hours at (863) 682-4117, (800) 533-2773 ext. 412 or after hours via Email at GTomlinson@FarmCreditCFL.com.

2. My account is locked. What should I do?

If you get this message, it's usually because you have entered an incorrect User ID or password. For security reasons, the system will "lock" your account or deny access after five attempts. If you have never used Account Access, then the password that was originally issued for your account has expired. To have your password reset, contact the Account Access Administrator.

3. How can I change my password?

Click on the link to "**My Profile**". To change your password, enter your old password, then enter your new password twice and click "Submit". Your password must be at least 6 and no more than 10 characters and may be any combination of letters, numbers, or symbols (but no spaces).

4. How do I change my User ID to something other than my Social Security or Taxpayer ID Number?

It is recommended that you not change your User ID. Should you forget what you have changed it too it becomes very difficult to retrieve. Your account is behind a very secure firewall and is extremely safe. If you still want to change your User ID, click on the link to "**My Profile**". There you will be given the option to change your User ID. Your User ID be at least 6 and no more than 15 characters and may be any combination of letters, numbers, or symbols (but no spaces).

5. I cannot remember my password (or User ID). What should I do?

At the AccountAccess log-in page, click on the link to **Forgot your User ID or Password?** On the next screen, you will be asked to answer two security questions. If you answer these questions correctly, you will receive an email within a short time directing you to a secure site where you will obtain your User ID and/or password. The password provided will be a new temporary password. Once you sign in, you will be asked to change the temporary password to one you can easily remember. To change your User ID, go to **My Profile**.

Note: We must have your current email address on file in order to remind you of your User ID or password. If you have never provided AccountAccess with your email address or the address is not current, you will need to contact the Account Access Administrator to have your User ID or password reset.

6. I have more than one lending relationship with my association, but on AccountAccess, I am able to sign into only one. How can I see information on my other loans?

Access to account information is determined by the Social Security Number or Taxpayer ID of the Primary Borrower on the loan account. The Primary Borrower is the first person or business listed on your billing statement. If you cannot access the accounts you need to see, call your local Service Center to determine how your loan relationship was set up at the time your loan was closed.

7. I co-signed on a loan, but cannot access it through AccountAccess. How can I see the loan information?

Access to account information is determined by the Social Security Number or Taxpayer ID of the Primary Borrower on the loan account. The Primary Borrower is the first person or business listed on your billing statement. If you cannot access the accounts you need to see, call your local Service Center to determine how your loan relationship was set up at the time your loan was closed.

- 8. I would like to use the Transfer Funds feature in AccountAccess, but I do not have FastCash. What should I do?**
Contact your local Service Center to sign up for FastCash. With FastCash, you can transfer funds from your Line of Credit loan to your commercial bank checking or savings account. With FastCash, you can initiate online funds transfers through AccountAccess or by calling your local Service Center.
- 9. I have FastCash and would like to change the bank to which my funds will be transferred. How can I do that?**
Contact your local Service Center to make changes to your banking information. This information is set up and maintained at your local Service Center and cannot be changed on AccountAccess.
- 10. I made a FastCash transfer before 2:30 p.m. (EST), but the funds are not in my checking/savings account.**
Sometimes commercial banks place funds in a “memo” account before they actually post the funds to your account. The exact time of day that banks transfer funds from memo accounts to customer accounts varies from bank to bank. Ask your financial institution to review their memo accounts to determine if your transferred funds are there.
- 11. I have FastCash and need to make a transfer, but it’s after 2:30 p.m. (EST), and I need to transfer funds to my account today. What can I do?**
Contact your branch to determine if they can process a transfer for you. If their deadline has passed, inquire about a wire transfer or a check being issued to you.
- 12. I used AccountAccess to make a FastCash transfer, but mistakenly transferred too much to my account, what can I do?**
Contact your branch; they can assist you in contacting your financial institution to request the funds be returned. Another option is to withdraw the funds from the account and make a payment to the loan account from which the funds were transferred.
- 13. I used AccountAccess to make a FastCash transfer, but I have two loans on FastCash and mistakenly transferred funds from the wrong loan. How can this error be corrected?**
Contact your local Service Center. They should be able to move the transaction from the incorrect loan and place it on the correct loan.
- 14. I keep getting a message that my ABA number is invalid, what am I doing wrong?**
Make sure you are entering the ABA number from your checkbook or deposit slip. If that is not available ask your bank to provide you with their ACH routing information.
- 15. Can I make one online payment to cover all my loans that are due?**
No. The payments must be made to each loan individually.
- 16. I made an online payment, but now realize it was not enough to satisfy the amount due; what can I do?**
Only one online payment can be made per loan in a 24 hour period. You can pay the remaining amount 24 hours later or make a payment at your local service center.
- 17. The online payment feature is not allowing me to pay my total outstanding loan balance?**
Although a portion of your outstanding loan balance may be paid online, complete payoffs cannot be accepted and must be made at your local Service Center.
- 18. I will be assessed a late charge if my payment is not applied today. Should I proceed with an online payment?**
Payments made online before 2:30 p.m. will be credited to your loan account the next business day. Payments made after 2:30 p.m. will be credited to your loan account in two business days. Contact your local service center to inform them of your online payment.

19. How do I pay my insurance premium?

Insurance premiums cannot be paid via online payments. Contact your local service center for other payment options.

20. If I make an online payment today, will my account be drafted for this amount every month?

No. Payments made online are one time drafts. Contact your local Service Center for more information on AutoDraft.

21. When will my online payment appear on my loan?

Payments made online before 2:30 p.m. will be credited to your loan account the next business day. Payments made after 2:30 p.m. will be credited to your loan account in two business days.

22. How do I know when the funds have been drafted from my checking/Savings account?

Your bank statement will serve as confirmation of your draft.

23. Will someone at my branch be able to update my online payment banking information?

No. You will be responsible for setting up and maintaining all online payment banking information.

Glossary

FastCash: FastCash is a funds-transfer service available for customers with Line of Credit loans. With FastCash, you can transfer funds from your Line of Credit loan to your commercial bank checking or savings account. To sign up for FastCash, call your local Service Center. After your FastCash account has been established, you can transfer funds online through AccountAccess or by calling your local Service Center.

Available: Availability is subject to your commercial bank's policies for Automated Clearing House (ACH) transactions. Please check with your commercial bank regarding their policies.

Business Day: A business day is a weekday (Monday through Friday), excluding holidays.

Holidays: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving, and Christmas Eve and Christmas Day. Please consult your calendar for the specific date that each holiday is celebrated.

Credited: Funds applied to your loan account.