Release 3.5.0

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ONLINE USER REQUIREMENTS

For Release 3.5

RECOMMENDED MINIMUM USER HARDWARE AND CONNECTION

- Standard PC or Mac (Pentium IV/1 GHz processor or higher/500 Mb RAM or greater)
- Microsoft Window XP SP3/Vista SP2/7/8 or Mac OS X
- Cable, DSL or ISDN Internet connection (dial-up supported for basic consumer user only)*
- Supported browser for consumer users
- A valid email address and telephone number

SUPPORTED BROWSERS BY OPERATING SYSTEM

Per vendor, "The following browsers have been identified as providing reliable user experience for our online customers. Some of these browsers may show minor behavioral or cosmetic differences for online, but generally support the use of the customer banking application and functionality. It is always recommended to use the latest supported browser version available from the provider.

We expect (but cannot guarantee) that release 3.5.0 works with previous vesrions of the browsers listed. We also expect (but cannot guarantee) that previous versions of online works with the browsers listed."

Browsers on Microsoft Operating Systems

Browser/OS	Current Version	Download Version
Microsoft Internet Explorer® on Windows 7	10.x	http://www.microsoft.com/windows/ie/default.mspx
Microsoft Internet Explorer on Windows 8	10.x	http://www.microsoft.com/windows/ie/default.mspx
Firefox® on Windows 7 and 8	22	http://www.mozilla.com/firefox/
Chrome [™] on Windows 7 and 8	27	http://www.google.com/chrome

Browsers on Mac Operating Systems

Browser	Current Version	Download Version
Firefox	21	http://www.mozilla.com/firefox/
Safari	5.1.x / 6.x	http://www.apple.com/support/downloads
Chrome	27	http://www.google.com/chrome

USER GUIDE OVERVIEW

This document will help you navigate through the different screens displayed within the online banking system. Each section will give you instructions on how to access your account information.

DOCUMENTATION

This section is on the left side of the page and offers the following documentation:

- User Agreement
- User Guide
- EFT Disclosure
- ACH Authorization Form



LOGGING INTO AG BANKING ONLINE FOR 1st TIME:

The first step in accessing Ag Banking Online on your personal computer (PC) is to get a Login ID and temporary password from the appropriate location.

➢ Key in the Login ID and Password and then click Login.

Login ID *	
Password *	
	Login Help Forgot Password?

IMPORTANT INFORMATION when requesting a Secure Access Code

You will be directed to a page displaying the secure contact information we have on file for your online account. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes. Before selecting a contact, please verify the information is correct. If the information is not correct, please contact your local branch office for assistance.



Available delivery methods:

SMS Text Message Delivery: If you select a cell phone number for text delivery of your temporary access code, you will receive a SMS Text Message. Please note that you may incur extra fees from your phone provider for SMS Text Messages.

Email Delivery: If you select an email account for delivery, your temporary access will be delivered within a simple email containing the secure access code. PLEASE check your Junk Mail box if you do not receive the email within minutes of the request.

After selecting your contact information, you will be advanced to a screen to enter your secure access code. It is very important that you **Do Not** navigate away from the screen as this action is necessary to register your computer.

AG BANKI	NG ONLINE		
			_
Login	Select Delivery	Enter Access Code	Register Computer
Enter Delivered Secu Once you receive your Se Secure Access Code *	re Access Code cure Access Code, enter it t	pelow.	
Please do not navigate a	way from this page until y	Submit Help	code.

After you enter your secure access code, your computer will be registered, and you will be advanced to the Account Overview page.

3 Loan				
Account	Updated	Unpaid Principal	Accrued Interest	
and Note - Active	12/11/2014 5:38 PM	\$53,998.44	\$58.97	1
House Note - Retired	12/11/2014 5:38 PM	\$0.00	\$0.00	•
	Subtotat	\$53,998.44	\$58.97	
∃ Funds Held S				
Account	Updated	Current Balance	Accrued Interest	- 24
Future Installments xxxxxx9330	12/11/2014 5:38 PM	\$0.00	\$0.00	1
	Subtotab	\$0.00	\$0.00	

Note:

It is necessary to log onto Ag Banking Online, log out, and log back in again in order to access the Welcome First Time User screens. It is recommended that this be done at the same time in order to change the temporary password before it expires.

Welcome First Time User

Before you can access your accounts online, you must first spend some time creating your online profile. This is a simple process that takes three short steps to complete.

Step One: Read and Accept Disclaimer

ONLINE SERVICES AND CONSENT TO ELECTRONIC DISCLOSURE AGREEMENT
IMPORTANT NOTICE: THIS ONLINE SERVICES AND CONSENT TO ELECTRONIC DISCLOSURE AGREEMENT ("AGREEMENT") ") IS A LEGALLY BINDING CONTRACT. PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THE SERVICES DESCRIBED BELOW.
TERMS AND CONDITIONS
1. METHOD OF AGREEMENT. IF YOU AGREE TO THESE TERMS AND CONDITIONS, PLEASE INDICATE YOUR ACCEPTANCE OF THIS AGREEMENT BY CLICKING ON THE "I ACCEPT" BUTTON BELOW. IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, YOU MAY NOT ACCESS OR OTHERWISE USE THESE SERVICES.
2. AGREEMENT TO ELECTRONIC COMMUNICATIONS. WHEN YOU CLICK ON THE "I ACCEPT" BUTTON BELOW AND USE ANY OF THE SERVICES DESCRIBED IN SCHEDULE A, YOU AFFIRMATIVELY AGREE AS TO THE FOLLOWING: A. THAT THE ASSOCIATION MAY PROVIDE YOU WITH ANY COMMUNICATION RELATED TO SUCH SERVICES, INCLUDING BUT NOT

Please read the disclosure agreement and respond. If you accept the disclosure agreement, you will be advanced to step two. In this section, you will create and/or update your online profile. You will need to enter all required fields, as indicated by an asterisk (*).

Step Two: Create Your Online Profile

Please update this online profile, as necessary, to ensure that we h to us providing you the highest level of customer service.	ave accurate, up-to-	date information. This information is important
Online Profile Enter your personal information.	Online Contact Inf Enter your contact	
Title	Address Country *	United States
First Name * Farm Credit	Street 1 *	DEV Test Customer
Middle Name	Street 2	
Last Name * ACA Test User	City *	Austin
Suffix	State *	Texas
E-Mail * kathy.shepherd@farmcreditbank.com	Postal Code *	78727-
	Phone Country *	United States
	Home Phone *	(512)465-1111
	Work Phone	(512)465-1234 Ext
Submit	Help	

NOTE: When you create/change the profile information on the profile screen, the update will only apply to our online banking database. It will NOT update our main loan/customer database. For example, if you change your address while on profile and or user preference screen, you will need to contact your branch office if that information needs to be updated for purposes of mailing communications to you in regards to statements, patronage or other items pertaining to your loan or funds held accounts.

Note: Fields marked with a * are required fields that must be provided.

Message	from webpage	×
?	Are you sure you want to submit these user preferences changes?	
	OK Cancel	

Once you select ok, and your profile has been updated/created, you are advanced to step three. At step three you will establish your own password to replace the temporary password that was assigned to you; click submit, and then press ok. The requirments for creating a new password are listed to the right.

Step Three: Change Your Password For your protection, you are required to change your password at t	his time.
Change Password Change your password using the fields below.	Password Requirements Your password must meet these requirements:
Old Password * New Password * Confirm Password *	 Must be at least 8 characters Cannot be more than 47 characters Must contain at least one number Must contain at least one uppercase character Cannot be the same as the last 6 passwords
Submit NOTE: Fields marked with an * are required.	Help
Message from webpage	ant to change your password?

After you click ok, you are advanced to the Account Overview page. If you click cancel, you will be taken back to the previous screen.

ΟК

Cancel

The following pages will take you down all the links from the left side of the screen; Accounts, Transactions, Services, and Preferences.

You have 23 new messages

Account Overview This page provides an overview of your accounts by account type. Double click on the Account Name to view history for a selected

A					
Accounts	Account	Updated	Unpaid Principal	Accrued Interest	
verview	Monthly Prime Loan	1/6/2015	\$1,540,412.85	\$54,600.82	
story	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	12:48 PM	\$1,540,412.05	\$51,000.02	
nline Activity	Monthly Prime Loan	1/6/2015	\$27,638.72	\$801.42	1
-	xxxxxx1249	12:48 PM	<i>\$27,030172</i>	2001112	
Transactions	10 YR OPEN PPF	1/6/2015	\$298,666.66	\$1,308.59	١
unds Transfer	xxxxxxx4906	12:48 PM	\$250,000.00	\$1,500.55	
ecurring		Subtotal:	\$1,866,718.23	\$56,710.83	
Services	Funds Held S				
essages	Account	Updated	Current Balance	Accrued Interest	
	Fund Held 30	1/6/2015	\$318.00	\$0.00	1
Preferences	xxxxxx0630	12:48 PM	3510.00	30.00	
ccount	Loan Servicing	1/6/2015	\$0.00	\$0.00	1
erts	xxxxxx0632	12:48 PM	20.00	00.00	
curity		Subtotal:	\$318.00	\$0.00	
ser	🗆 Funds Held X				
obile	Account	Updated	Current Balance	Accrued Interest	

ACCOUNTS

HOME

Sign Off

ACCOUNT OVERVIEW

The Account Overview screen is where you will see a list of all your accounts tied to your Login ID. These accounts will be broken down by type (e.g. Loan, Funds Held, Stock, etc.) You are also given the option to initiate Quick Action, which is a short cut to access View History, Account Details, etc., by placing your cursor over the orange lightning bolt reflected in the far right hand column.

Accounts
Overview
History
Online Activity

Towards the top of the overview screen, you will also see a hyperlink that will reflect if there are any new secure messages to be read. Towards the bottom of the overview screen, you can see the last time you logged into Ag Banking Online (ABOL). The initial log in does not present a date or time stamp.

The following list of fields are located on the screen:

- Account
- Account Name
- Updated as of date and time
- Unpaid Principal (Loans), Current Balance (Funds Held), Stock Amount (Stock)
- Accrued Interest

ACCOUNT HISTORY

On the Account History screen, the top half allows you to view your account details. This gives you current information about your accounts. The drop down menu allows you to select a different account.

account Details					_	
Account Type	Monthly Prime Loan	n	Next Rate Change Da	te	6/1/2014	
Customer Name	John Farmer		Pre-payment Penalty?		No	
Account Status	Active		Current Amount Due		\$150.04	
As of Date	01/05/2015 13:01:47	7	Next Payment Due		9/5/2013	
Unpaid Principal	\$1,540,412.85		Current Installment A	mount	\$0.00	
Available Commitment	\$996,400.50		Installment Type		Payment at Maturity	
Interest Rate	5.150 %		Last Payment Amount		\$6,850.46	
Daily Interest Accrual	\$217.35		Last Payment Date		1/29/2014	
Accrued Interest	\$54,600.82		Last Statement Date		9/20/2013	
Accrued to Date	5/2/2014	Interest Paid YTD Interest Paid Prior Year			\$0.00 \$74,901.18	
Maturity Date	11/5/2014			r		
count: <mark>xxxxxx159:</mark> \$99 Search ▾	6,400.50		📮 Disp	lay 👻 Spread	isheet (xis) 💌 📚	
Posted						
	Newest on	n top 👻	Debit	Credit	Balance	
Sorted By: Post Date					\$1,540,412.85	
Sorted By: Post Date Disburse Loan Proceed 4/30/14			\$3.00		\$1,540,412.65	
Disburse Loan Procee			\$3.00	\$6,850.46	\$1,540,412.85	
Disburse Loan Proceed 4/30/14 Principal Payment	ds		\$3.00	\$6,850.46		

Oldest Transaction Available: Friday, January 17, 2014

The bottom section of the screen displays the transaction history. To view the balance of an account, use the scroll bar to the right. You can print the account history or you can export the history to Excel. To do this, click the down export arrow, and then press submit. The following message will appear.



You can search for specific transactions from the Search drop-down menu, or you can export the list of transactions to a spreadsheet (export to file). To print,

use the printer icon on the right side of the screen.

ONLINE ACTIVITY

The Online Activity screen reflects transactions you originated online for your account. The drop down menu allows you to select different transaction statuses. The lightning bolts (quick action) option can be used to approve or cancel authorized transactions, or used to view information, depending on the transaction status.

Online Activity

This page lists online transactions that you have made which have not yet posted to your account. You may cancel a selected transaction if the status is drafted or authorized. If the transaction has been approved, you can not cancel it.

🦘 Search 👻	Transaction Status: Active		🧭 Submit
View	📄 Approve 📄 Cancel 📄 Copy Group By State	us 💌	ی کھ
Status: Auth	orized		
Status	Description / Amount / Account / Dates / Details	Tracking ID 👻	User
Authorized	External Transfer: Recurring Transaction \$25.00 from 1019201408 Created: 1/5/2015 To Be Processed: 1/29/2015 Fund Held 30	31638	John Farmer ACA Test User
	External Transfer: Recurring Transaction \$25.00 from 1019201408 Created: 1/5/2015 To Be Processed: 1/22/2015 Fund Held 30	31637	John Farmer ACA Test User
Authorized	External Transfer: Recurring Transaction \$25.00 from 1019201408 Created: 1/5/2015 To Be Processed: 1/15/2015 Fund Held 30	31636	John Farmer ACA Test User
Status: Proc	essed		
Status	Description / Amount / Account / Dates / Details	Tracking ID 👻	User
Processed	External Transfer: TC 10 approved trans \$30.00 from 1019201408 Created: 1/5/2015 Processed: 1/5/2015 Fund Held 30	31628	John Farmer ACA Test User

IMPORTANT INFORMATION:

You can only cancel transactions if the status is authorized or drafted. You can

also print

the online activity.

Ag Banking Online Terms:

- Authorized Exists when a transaction has been approved but has not processed/posted to the association for recurring and future dated transactions.
- Processed Exists when a transaction has been approved and has processed by the association.
- Cancelled Exists when a transaction has been cancelled by the customer.
- > Host Failed The transaction did not successfully get created.
- Other/Draft Any transaction that might have been unsuccessful (failed to process).

TRANSACTIONS

This section provides the customer the ability to transfer funds both internally from account/to account, as well as transfer funds to and from external accounts.

Funds transfer

The Funds Transfer Activity screen allows you to transfer funds between accounts. The "From" and "To" Account dropdown menu displays a list of available accounts that you can transfer money. This can include external accounts, i.e. commercial bank accounts as well as the accounts from your association.

NOTE:

- You cannot transfer funds between two external financial/commercial banks.
- Internal transfers processed by 7PM CST, on a business day, will be posted the same day. Transfers processed after 7PM CST will be posted the next available business day. For external transfers to or from your checking or savings account at a depository bank processed by 3PM CST on a business day will be posted the next available business day. Transfers processed after 3PM CST will be posted in 2 business days.

When submitting a transaction you have the option to either **Cancel** or **Ok** to view the transfer information you entered. After clicking **Ok**, a preview screen is displayed with the header **Submit Transaction**. This will allow you to **Approve** or **Cancel** the transaction. Currently, we do not use the Draft option therefore it is not eligible to select.

HOME	Submit Transaction		
Sign Off			esired action from the buttons displayed at the bottom of this page. If iption of each. Selecting DRAFT will save the transaction for later
Sign Off	approval (i.e., it will not result in a payment		iption of each. Selecting DNALL will save the transaction for later
Accounts	📄 Approve Draft 📄 Cancel	2	0
Overview	Tracking Number:	31634	
History	Drafted By:	John Farmer	ACA Test User
Online Activity	Create Date:	1/5/2015 3:15:36 P	M
on the Activity	Status:	Drafted	
Transactions	Process Date:	1/5/2015	
Funds Transfer	From Account Number:	Bank of Test Farm	(1019201408)
Recurring	To Account Number:	Loans (xxxxxx0159)	
Recurring	Amount:	\$15.00	
Services			
Messages			
Preferences			
Account			
Alerts			
Security			
User			
Mobile			
Delivery			
	Repeat this process		

Once you have entered the above information, the transfer frequency will default to One-Time Transfer. For recurring transfers, you will need to enter additional information, as shown below:

HOME Sign Off Sign Off Accounts	INTERNAL TRANSFERS: Transfers between your association accounts processed by 7 PM CST on a business day will be posted the same day. Transfers processed after 7 PM CST will be posted the next available business day. EXTERNAL TRANSFERS: Transfers to or from your checking or savings accounts at a depository bank processed by 3 PM CST on a business day will be posted the next available business day. Transfers processed after 3 PM CST will be posted in 2 business days.						
Overview History Online Activity	Transfer Funds Initiate a one-time or recurring funds transfer between two of your accounts. Enter Transfer Information Enter your transfer values using the fields below.						
Transactions	From Account * Bank of Test Farm						
Funds Transfer	To Account * xxxxxxx0159: \$996,400.50						
Recurring	Transfer Date * 1/5/2015						
Services	Amount * \$0.00						
Messages	Description						
Preferences	Enter Transfer Frequency						
Account Alerts	Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.						
Security	€ One-Time C Recurring						
User	Frequency Weekly Payment 💽 @ Initiate the payment every week						
Mobile	Recur By Week(s)						
For Recurring	Sunday Monday Tuesday						
Documentation	Wednesday Thursday Friday Start Date 1/5/2015						
User Agreement User Guide	End after payment(s) Fnd on 1/5/2015						
FFT Disclosure	• End on 1/5/2015						
ACH Authorization Form							
	Submit Help						

Note: Fields marked with a * are required fields that must be provided and at least one account must be selected.

Once you have clicked Submit, you will see the following message to confirm or cancel the transfer.



Select OK to continue, or Cancel to edit the transfer transaction. The next screen will ask you to once again confirm the transfer and then submit (approve) the transfer for processing.



> Please note that cancelled transactions cannot be restored.

RECURRING TRANSACTION

The Recurring Transaction screen is the option that allows you to manage your recurring transactions. A list will display recurring transactions that have been created.



SERVICES

MESSAGES

Originally **secure messaging** was referenced on page 7 because you can access it from the Account Overview page. The Secure Message screen is also accessed by clicking Messages from the Services section. This will allow you to access a two-way secured messaging system.

Services
Messages

Here you can retrieve your Messages by highlighting/clicking it. Then doubleclick on the highlighted Message you elect to view. You are also able to send secure messages to your association.

Secure Mailbox

To read a secure message, simply double click the message itself. You may have to click on the 'plus' sign to the left of a message to open it up and see the subject. Bold messages indicate that you have not read a message, while regular faced messages have been read.

😫 New 🧕 🙈 Reply 🐰 👔 📚 Group By Received 💽		0				
□ Received: 1/6/2015						
Sender / Subject Received Expires On						
Customer Service Security Alert Notification: Invalid Password	1/6/2015 9:48 AM	7/6/2015				
Customer Service Security Alert Notification: Invalid Password	1/6/2015 9:47 AM	7/6/2015				
□ Received: 1/5/2015						
Sender / Subject	Received	Expires On				
Customer Service External Transfer Online Activity Alert	1/5/2015 6:57 AM	7/5/2015				
Customer Service Security Alert Notification: User Profile Updated	1/5/2015 6:55 AM	7/5/2015				

PREFERENCES

This section provides the customer the ability to select user settings and manage their online account, security, and delivery preferences.

ACCOUNT

The Account screen enables you to enter any nicknames to each account for easy recognition throughout the Ag Banking Online system. For example, **Account** XXXX4906 with a **Description** of 10 YR OPEN PPF could have a **Display Name** (nickname) of "Mortgage". The **#** field will let you add up to 999. This is up to how many transactions will be displayed on the account history screen. Please note, the higher the number, the longer the system may take to display. You can select to reflect the **Type** as Items or Days.

Account Preferences

Display Preferences

Enter nicknames for your accounts that you can easily identify. These nicknames will be used throughout the online banking system only. The # and Type fields indicate the number of transactions or number of days of transactions that is loaded on the Account History page.

Submit				0
Account	Description	Display Name	#	Туре
0000000650	Class B Voting Common		50	Items 🔹
00000x4906	10 YR OPEN PPF	Mortgage	50	Items -
0000000630	Future Installments	Fund Held 30	50	Items -
0000000632	Loan Servicing		50	Items
000007131	Patronage		50	Items
0000005950	Class B Voting Common		50	Items
0000004950	Class B Voting Common		50	Items
0000000159	Monthly Prime Loan		50	Items
0000001249	Monthly Prime Loan		50	Items
000005940	ACCOUNTS PAYABLE DUE MEMBER		50	Items
000001006	Patronage		50	Items
0000001007	Patronage		50	Items
019201408	External Checking	Bank of Test Farm	N/A	N/A

Changes can be submitted at anytime by selecting "Submit". Once submitted, the changes will be displayed throughout the online system.

ALERTS

The Alerts screen gives you the option to **set up account**-based, **date**-based and **transaction**-based alerts. These alerts will be automatically sent via online secure messages. You can also elect a different point of delivery, such as an email or cellphone number for SMS text message.

- > Account Alerts Notifies you of changes to your accounts.
- > Date Alerts Notifies you of important events.
- Transaction Alerts Notifies you of transactions processed to your accounts.

Alerts Alerts and reminders notify you of important account information and personal reminders based on your selected preferences. Alert Alert Stock Send me a secure message every time my Stock Amount is greater than \$0.00 January 1 (Anniversary) Send me a secure message every January 1 External Transfer (Stock) Send me a secure message every time a status is marked as 'Authorized'

SECURITY

This section allows you to create a new sign in Password, Phishing Phrase, update Secure Delivery information and update Security Alerts.

Security Preferences

Change your security settings in the fields provided below.

Password	Phishing Phrase	Secure Delivery	Alerts	
password Old Passv New Pass	ty purposes, you m then enter and con vord * word * assword *			

Password – Type in the old password and then type a new password based on the password requirements displayed to the right. Re-type the same password as confirmation.

Security Preferences

Change your security settings in the fields provided below.

Password	Phishing Phrase	Secure Delivery	Alerts
Phishing P	rotection Phrase		
		on phrase below. T	This phrase will be displayed to you on the login screen and our website to verify you
are on our			
My Phrase			
			Submit My Phrase

- Phishing Phrase This feature gives you further protection from others trying to gain access to your Ag Banking Online account by displaying a phrase on your login page.
 - Type a personal phrase in the My Phrase section and then click Submit My Phrase.

Login Id:	AntiPhishing
Password:	chocolate rules
	click this box to close

- The phrase will appear in red at the login page.
- The phrase may no longer be seen. Please note that site tags are cookie based and if your cookies are deleted, the phase may no longer be seen.

Security Preferences

Change your security settings in the fields provided below.

Passw	vord Phishing Phrase	Secur	e Delivery	y Alerts	
Enter	Secure Delivery Contact Information Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.				
4	Add Delivery Contact	- 4	×		
B	(512)222-2222 (SMS 1	ext)			
	anyone@company.c	om			

Secure Delivery – This screen allows the customer to update communication delivery contact information.

Security Preferences

Change your security settings in the fields provided below.

Password	Phishing Phrase	Secure Delivery	Alerts			
Security Alerts Enter your preferred email and/or phone contact information below. This contact information will be used for Security Alert delivery. If you enter multiple delivery channels, you will receive multiple notifications on the same security event.						
E-Mail Add	iress anyone@c	ompany.com		Phone Number		
SMS Text N	lumber (512)222-2	222				
SMS Coun	try United Sta	ites				
Choose th	Security Alerts Choose the security events for which you wish to be notified. Alert me when a computer/browser is successfully registered Alert me when a recipient is added Alert me when a valid password for my login ID is submitted Alert me when a valid secure access code is submitted Alert me when an invalid password for my login ID is submitted					
□ Alert me when an invalid secure access code is submitted						
Submit Alerts Changes						

Alerts – This screen allows the customer to choose the events for which they want to be notified.

USER

This section displays the user profile reflected in the system. You should maintain and update this information whenever a change occurs. As noted below, this information only applies to the online application and will not update the loan accounting system.

User Preferences

Please update this online profile, as necessary, to ensure that we have accurate, up-to-date information. This information is important to us providing you the highest level of customer service.

Online Profile	1		Online Contact Information				
Enter your pe	rsonal information.		Enter your contact information.				
Title			Address Country *	United States	•		
First Name *	John Farmer		Street 1 *	DEV Test Customer			
Middle Name			Street 2				
Last Name *	ACA Test User		City *	Austin			
Suffix			State *	Texas	•		
E-Mail *	anyone@company.com		Postal Code *	78727-			
			Phone Country *	United States	•		
			Home Phone *	(512)465-1837			
			Work Phone	(512)465-1837 Ext.			
		Submit	Help				

NOTE: When you create/change the profile information on the profile screen, the update will only apply to our online banking database. It will NOT update our main loan/customer database. For example, if you change your address while on profile and or user preference screen, you will need to contact your branch office if that information needs to be updated for purposes of mailing communications to you in regards to statements, patronage or other items pertaining to your loan or funds held accounts.

Note: Fields marked with a * are required fields that must be provided.

Ag Banking Mobility App User Guide

Release 3.5

DOWNLOAD THE APPLICATION

The first step in accessing mobility banking on your mobile device (tablet/smartphone) is to download the app from the appropriate location. For iPhone/iPad devices please visit the appstore on the device. For Android devices please visit the Android Play Store.

To download the application directly from the Apple (App Store) or Android (Play Store):

- 1. Launch the App or Play Store application on your mobile device.
- 2. Search for your Associations name and download the application.

DEVICE SUPPORT

DEVICES THAT DELIVER THE BEST PERFORMANCE

- **Operating System** iOS (6.0+) or AndroidOS (version 4.1+)
- Connectivity 4G LTE/Wi-Fi
- Display Resolution 1024x768+
- Location Services GPS enabled/native mapping app enabled

DEVICES THAT DELIVER MINIMUM PERFORMANCE

- **Operating System –** iOS (version 5.0+) or AndroidOS (version 2.3+)
- Connectivity 3G/Wi-Fi
- Display Resolution 800x480+
- Location Services native mapping app access allowed

SIGN IN

Once you have downloaded the app on your device, and have your user ID and password (note: these will be the same as your existing ABOL User ID and Password), you are now ready to sign in.

1. On your mobile device, launch the application.

•••oo	AT&T 4G 9:06	95% 💷•
	User Id	
	Password	
	Remember me Forgot your password?	
	P SIGN IN	
	Browse Our Locations	
	Privacy Policy	

2. Enter a valid User ID and password and tap **SIGN IN.** If **your** information is correct, the Interstitial page appears as your information loads.

Note: IF you wish to have your device remember the User ID for your next sign in, select the *Remember Me* check box before signing in.



FIRST-TIME USER

If you are a first-time user, additional steps must be completed before gaining access to your accounts and application functionality.

To sign in for the first time:

- 1. On your mobile device launch the application.
- 2. Enter a valid User ID and password and tap **SIGN IN**. The *First-Time User Enrollment Identification* page appears.
- 3. Select a delivery method to receive your Secure Access Code.
- 4. Submit the code you received. You are prompted to read and accept the disclaimer in the Complete Enrollment section.
- 5. Choose **I Accept**. The *Complete Enrollment Step Two: Create Your Online Profile* page appears.
- 6. Complete all required fields and tap **Submit.** A confirmation dialog appears.
- 7. Tap **OK.** If your information is correct, the Interstitial page appears.

Note: You will also be prompted to register your device. If you select the option to register, you will not be prompted again during subsequent sign-

ins. If you decline to register your device, you can still sign in, but will be prompted to register during future sign-in attempts.

DASHBOARD

The Dashboard appears immediately following the Interstitial page and provides quick access to the following features.

- Accounts associated with your online profile
- Account balances
- Settings menu
- Announcements and messages
- Quick Transfers

●●●●● Verizon 🖤	2:2	16 PM		94%
		Welcome back, Cory Be	eson	SETTINGS LOG OFF
ACCOUNT				QUICK TRANSFER
Monthly Prime Loan		\$233,747.54	4	TRANSFER MONEY NOW
ADVANCE CONDITIONAL PA xxxxxx5531	YMENT	\$3.57	4	
Class B Voting Common xxxxx5550		\$1,000.00	4	
S Patronage		\$33,573.22	4	
	SUMMARY METRICS			
O	Only deposit accounts are shown	h on this graph		
Dashboard	Messages	Transactions		企 Branches

VIEW ACCOUNT DETAILS

The Dashboard displays a summary of accounts **associated** with your online profile. Accounts are categorized and displayed by account type (Loan, **Funds Held**, Stock and Patronage accounts).

The following information appears for each account:

- Account Name Either the default name for the account in our system or a custom display name (aka nickname) that you have created for the account in online banking. To make your accounts easily recognizable, you can assign display names to your accounts from the Preferences > Account menu in online banking. Display names can be changed as often as you wish and will be used consistently in account listings and menus.
- Account Number The account number for the displayed account. The number will be masked for security purposes, displaying only the last several numbers of the account. This ensures confidentiality and privacy of your online information.
- Updated The date that the displayed balances on the account were last updated.
- Account Balances The most relevant summary balances (Available, Current) for the account type.

To view your account details, simply tap any account icon (and the most recent (up to 5) transactions will display.

●●●○○ Verizon 🗇		2:26 PM			94%
		W	alcome back, Cory Be	eson	SETTINGS
ACCOUNT					QUICK TRANSFER
Monthly Prime Loan			\$233,747.54	2	TRANSFER MONEY NOW
Pending Principal Payme	nt		\$1.50		
02/14/2013 Disburse Loan P	roceeds	-\$30,000.00	\$233,749.04		
01/28/2013 Principal Payme	nt	\$1,452.32	\$203,749.04		
01/28/2013 Disburse Loan P	roceeds	-\$20,000.00	\$205,201.36		
01/28/2013 Disburse Loan P	Proceeds	-\$10,000.00	\$185,201.36		
S ADVANCE CONDITIONAL xxxxx5531	- PAYMENT		\$3.57	2	
Class B Voting Common xxxxx5550			\$1,000.00	2	
Patronage xxxxx1641			\$33,573.22	2	
	SUMMARY METRICS				
Dashboard	Messages		Transactions		B ranches

To view additional transactions and account details, tap the expansion icon²⁷.

MESSAGES AND ALERTS

Messages and Alerts to and from your Association are consistent between Mobile Web, tablet/smartphone applications, and online banking. This means if you elect to send a message while working within online banking, you can always use your tablet app to read the reply. Our secure messaging is integrated so messages you receive in one channel are always visible in the other channel.

VIEW MESSAGES

To view secure messages, tap the messages tab at the bottom of your application. All messages display in descending order on the right panel of the page.



REPLY TO A MESSAGE

You can reply to any message available in your secure message queue.

To reply to a message:

- 1. Tap the Messages tab. The Messages page appears.
- 2. Select a message in the secure message queue. The message details appear.
- 3. Tap **Reply.** A message window appears displaying the addressee and message subject.
- 4. Compose your response and tap **Send**. The message details appear on the page as well as in the message queue.

CREATE A NEW MESSAGE

You can create a new secure message to contact your Association.

To create a new message:

- 1. Tap **New** at the top of the Messages page. A New Message window appears displaying a list of available recipients.
- 2. Tap to select a recipient from the list. The new message template appears displaying the following:
 - The selected recipient in the *To* field
 - Subject field
 - Message Content field (max 1000 characters)

TotalAc	To: Customer Service	(assings)
	Subject:	LOG ÓFF
	Max length 1000 is characters.	an Angela munit
CANCEL		A Send
		Gustomer 75/142015 (1.9) Second Streets confidences
		Andrea

3. Compose your message and tap **Send**. The message details appear on the page as well as in the message queue. A confirmation window appears.



DELETE A MESSAGE

You can delete any sent or received secure messages available in your message queue.

To delete a message:

- 1. Select a message in your message queue. The message details appear.
- 2. Tap the Delete Message icon a. A confirmation window appears.



TRANSACTIONS

The Transaction page allows you to conduct various personal transactions such as funds transfers to established external accounts.

MAKE A TRANSFER

The Transfers tab enables you to quickly and easily transfer available funds from your existing loan or Funds Held account to an established account at another financial institution. You can make a one-time immediate transfer, a one-time future-dated transfer, as well as recurring transfers.

To make a transfer:

- 1. Tap the Transactions tab at the bottom of your application.
- 2. Select a From and To account from the account menus.

•••⊃o Verizon 🗢 😳	2:39	РМ	92%
		Welcome back, Cory Beeson	SETTINGS LOG OFF
TRANSACTIONS	TRANSFERS		This shouldn't be editable
(S)	From Account:	Required	
То	External Checking 8067924086		
6	Monthly Prime Loan xxxxx0055		
Amount \$	ADVANCE CONDITIONAL PAYMENT XXXXX5531		
Date			
CE TRANSFER FUNDS			No History Available
Dashboard	Messages	Transactions	f Branches

3. Enter a transfer amount and tap Set amount.

•••∘o Verizon 🗢		2:26 PM			\$ 18% 🗖
		Wei	come back, Cory Beeson	SETTINGS	LOG OFF
TRANSACTIONS	TRANSFER	•		Search transact	ions 🔎
S Monthly Prime Loan	Enter the amount y	ou want to transfer	Required	PENDING	
To ADVANCE CONDITIONAL PAY XXXXX5531	\$ 0.00		SET AMOUNT	\$2.22 01/14/2014	Evan McGee 13586
Amount \$				\$2.22 01/07/2014	Evan McGee 13585
Date	1	2	3	\$2.22 12/31/2013	Evan McGee 13584
	4	5	6	\$2.22 12/17/2013	Evan McGee 13582
TRANSFER FUNDS	7	8	9	\$1.11 12/17/2013	Evan McGee 13580
CLEAR			DEL	\$1.90 01/09/2014	Evan McGee 13579
	С	0	DEL	\$0.35 12/22/2013	Evan McGee 13573
				\$6.00 12/22/2013	Evan McGee 13570
Dashboard	Messages		Transactions	-	11 Inches

4. Select a transfer date.

TRANSACTIONS		TRANS	FERS					Search transac	tions
From Monthly Prime Loan	Select	a date fo	r this tra	nsfer			Required	PENDING	PROCESSED
To ADVANCE CONDITIONAL PAY xxxxxxx5531	< SUN	MON	DE TUE	CEMBER WED	2013 THU	FRI	> SAT	\$2.22 01/14/2014	Evan McGer 1358
Amount \$ 250.00	1	2	3	4	5	6	7	\$2.22 01/07/2014	Evan McGe 1358
Date	8	9	10	11	12	13	14	\$2.22 12/31/2013	Evan McGe 1358
	15	16	17	18	19	20	21	\$2.22 12/17/2013 \$1.11	Evan McGe 1358 Evan McGe
CLEAR	22	23	24	25	26	27	28	12/17/2013 \$1.90 01/09/2014	1358 Evan McGe 1357
	29	30	31					\$0.35 12/22/2013	Evan McGe 1357
								\$6.00 12/22/2013	Evan McGe 1357

5. Tap **Transfer Funds.** A confirmation dialog appears indicating the transfer date.

MAKE A RECURRING TRANSACTION

You have the ability to create a recurring transaction for some types of transfers. A recurring transaction happens on a preset schedule that you determine. Each recurring instance of the transaction is scheduled when the previous instance of the transaction has been processed. You can review or delete each recurring transaction on the Transaction page.

To create a recurring transaction:

1. Create your standard funds transfer and tap **Repeat This Transaction**. The Repeat Transfer window appears.

●●●○○ Verizon 👻		2:27	PM				\$ 18% 🕞
			Welcome	back, Co	ry Beeson	SETTINGS	LOG OFF
TRANSACTIONS	TRANSFE	ins				Search transac	tions P
From Monthly Prime Loan	Cancel REPEAT TRAN	ISFER	Confirm		Required	PENDING	
TO ADVANCE CONDITIONA	FREQUENCY	DURATION			>		
xxxxxxx5531	First day of month		HU	FRI	SAT	\$2.22 01/14/2014	Evan McGee 13586
Amount \$ 250.00	Last day of month		5	6	7	\$2.22 01/07/2014	Evan McGee 13585
Date	On the 1st and 15th		2	13	14	\$2.22 12/31/2013	Evan McGee 13584
12/24/2013	Monthly on the same day		9	20	21	\$2.22 12/17/2013	Evan McGee 13582
	D		- C			\$1.11 12/17/2013	Evan McGee 13580
C TRANSFER FUNDS	Weekly on the same day		.6	27	28	\$1.90 01/09/2014	Evan McGee 13579
CLEAR	Yearly on the same day					\$0.35 12/22/2013	Evan McGee 13573
						\$6.00 12/22/2013	Evan McGee 13570
Dashboard	Messages		Tr	ransactions			a inches

2. Tap the Frequency tab. The transfer frequency options appear.

3. Make your selection and tap the Duration tab. The transfer options appear.

••••	ः Verizon 🗟						2:2	7 PM					\$ 18% 🗖
									Welcom	e back, Co	ry Beeson	SETTINGS	LOG OFF
т	RANSACTIONS				TRANSF	ERS						Search transad	ctions
6	From Monthly Prime Loan	Cancel		REPEA		NSFER		Confirm			Required	PENDING	PROCESSED
~	То		FREQU	ENCY		DU	RATION		3		>	PENDING	
0	ADVANCE CONDITIONAL xxxxxxx5531	REPEA	T FORE	VER					ΗU	FRI	SAT	\$2.22 01/14/2014	Evan McGee 13586
s	Amount 250.00	REPEA						_	5	6	7	\$2.22 01/07/2014	Evan McGee 13585
	Date	<		DEC	EMBER	2013		>	2	13	14	\$2.22 12/31/2013	Evan McGee 13584
	12/24/2013	SUN	MON	TUE	WED	THU	FRI	SAT	-	20	21	\$2.22 12/17/2013	Evan McGee 13582
0	REPEAT THIS TRANSACTIO		2	3	4		6	7	9	20	21	\$1.11 12/17/2013	Evan McGee 13580
	🔁 TRANSFER FUNDS	8	9	10	-11	12	13	14	26	27	28	\$1.90 01/09/2014	Evan McGee 13579
	CLEAR	15	16	17	18	19	20	21				\$0.35 12/22/2013	Evan McGee 13573
		22	23	24	25	26	27	28	-			\$6.00	Evan McGee
		29	30	31								12/22/2013	
		_											
					\leq					5			俞
	Dashboard				Message	5			т	ransactions		Br	anches

- 4. Tap Repeat Forever of Repeat Until to end transfers after a specified number of occurrences or to end on a specific date.
- 5. Make your selection and tap **Confirm.** A confirmation window appears.

VIEW BRANCH LOCATIONS

On the Mobility Apps Sign In and Branches pages, you can quickly view your Associations branch locations on the map. You can also tap a placemark icon on the map to view addresses, contact information, and hours of operation.

- 1. Tap the **Branches** tab. A map appears displaying a list of your Associations branch locations. The addresses and distances to the locations also display in the right panel.
- 2. Tap a branch location placemark icon on the map (or a location in the right panel). Additional branch details display.

SETTINGS

The Settings feature allows you to edit your personal online profile details and change your password as needed

To edit your personal profile:

 Tap the Settings button located at the top right of any tablet page. The Settings page appears.

2.	Tap Profile.	The Profile and	l contact	Information	entry	fields appear.
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●●●○○ Verizon 🗇		2:28 PM	94%
		Welcome back, Cory Beeson	C EXIT SETTINGS
Please review and update your profile	e de la companya de la		LOG OFF
Profile			Profile
Mr. 🗸			Edit Password
Cory	MobilityTestUser		
Beeson	Sr. 🗸		
cory.beeson@farmcreditb			
Contact Information			
123 Cory entered this on p	U.S. Street 2		
Burnet	78611		
United States	tx		
Phone Information			
United States			
(512)638-5917	(512)465-0636		
Required Field Submit Profile			Version 3.5.0.3033A

3. Enter/edit information and tap Save Changes to update your profile.

TO CHANGE YOUR PASSWORD:

- 1. Tap Edit Password. The password entry fields appear.
- 2. Enter your old password.
- 3. Enter and confirm your new password and tap **Change Password** to update your password.

●●●○○ Verizon 🗇	2	:28 PM	94%
		Welcome back, Cory Beeson	C EXIT SETTINGS
	Old Password		LOG OFF
	New Password		
	Confirm New Password		Edit Password
	Change Password		
			Version 3.5.0.3033A

Please remember to Log-Off after every use of online or mobility app activity, and we hope you find the User Guide helpful and enjoy all that our online application has to offer.

Sign Off Sign Off	