Ag Banking Online and Mobility App User Guide

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:
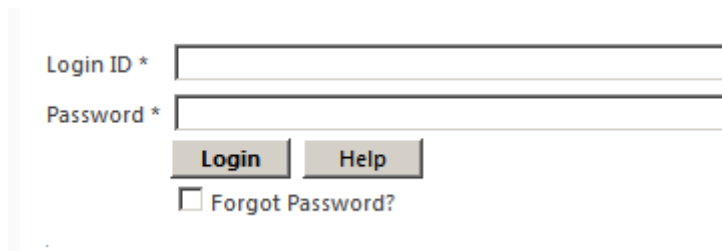
- User Agreement

- User Guide

- EFT Disclosure

- ACH Authorization Form

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.

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.

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

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

I Accept   I Decline

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 have accurate, up-to-date information. This information is important to us providing you the highest level of customer service.

Online Profile
Enter your personal information.

Title	
First Name *	Farm Credit
Middle Name	
Last Name *	ACA Test User
Suffix	
E-Mail *	kathy.shepherd@farmcreditbank.com

Online Contact Information
Enter your contact information.

Address Country *	United States
Street 1 *	DEV Test Customer
Street 2	
City *	Austin
State *	Texas
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 this time.

Change Password
Change your password using the fields below.

Old Password *

New Password *

Confirm Password *

Password Requirements
Your password must meet these requirements:

- 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   Help

*NOTE: Fields marked with an * are required.*

Message from webpage

? Are you sure you want to change your password?
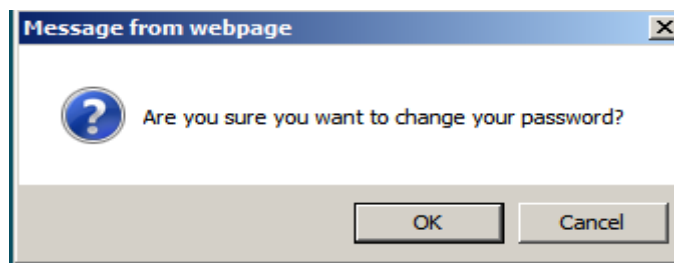
OK   Cancel

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.

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

ACCOUNTS

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.

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 History for Monthly Prime Loan - xxxxxx0159
This page provides a list of transaction items for your individual accounts. Choose an account from the drop-down list to view the detailed history for that account.

Account Details

|			
Account Type	Monthly Prime Loan	Next Rate Change Date	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	Next Payment Due	9/5/2013
Unpaid Principal	$1,540,412.85	Current Installment Amount	$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	$0.00
Maturity Date	11/5/2014	Interest Paid Prior Year	$74,901.18

Account: xxxxxx0159 : $996,400.50   Display ▾   Spreadsheet (xls) ▾

Search ▾   Submit

☐ Posted

Sorted By: Post Date	Newest on top	Debit	Credit	Balance
Disburse Loan Proceeds 4/30/14		$3.00		$1,540,412.85
Principal Payment 1/29/14			$6,850.46	$1,540,409.85
Disburse Loan Proceeds 1/17/14		$25,000.00		$1,547,260.31
Subtotal:		$25,003.00	$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.
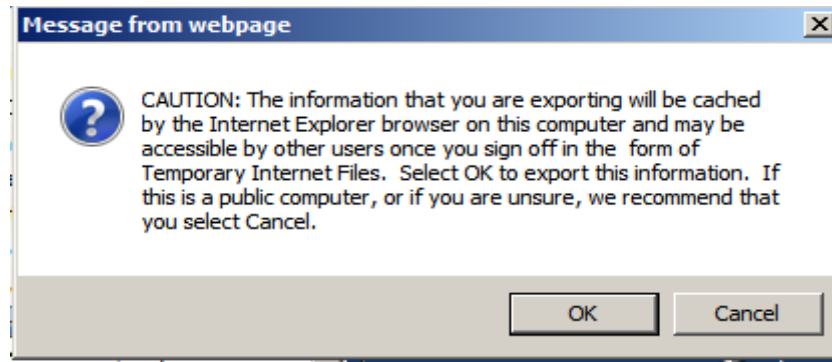
You can search for specific transactions from the Search drop-down menu, or you can export the list of transactions to a spreadsheet (export to file). To print, use the printer icon on the right side of the screen.

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.

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.

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:

Once you have clicked Submit, you will see the following message to confirm or cancel the transfer.
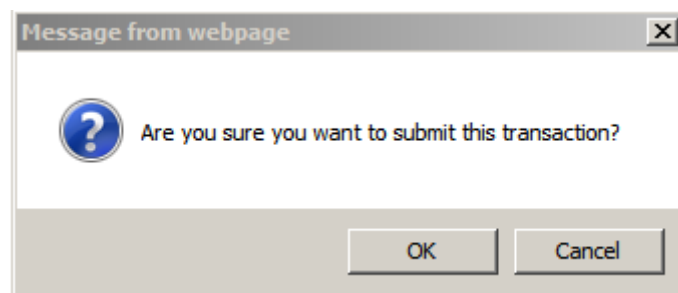
Select OK to continue, or Cancel to edit the transfer transaction. The next screen will ask you to once again confirm the transfer and then submit (approve) the transfer for processing.

> ➤ 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.

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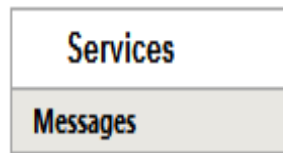
Here you can retrieve your Messages by highlighting/clicking it.   Then double-click on the highlighted Message you elect to view. You are also able to send secure messages to your association.

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 ▾

☐ 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.
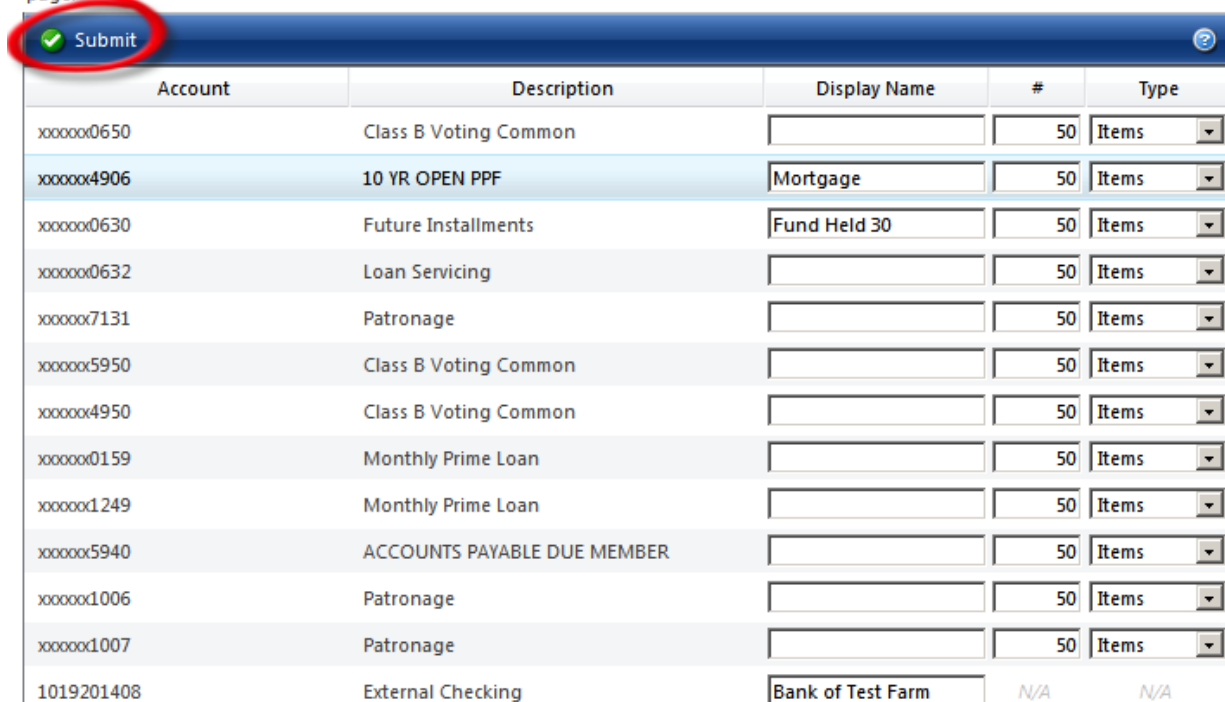
ACCOUNT

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   ?

Account	Description	Display Name	#	Type
xxxxxx0650	Class B Voting Common		50	Items
xxxxxx4906	10 YR OPEN PPF	Mortgage	50	Items
xxxxxx0630	Future Installments	Fund Held 30	50	Items
xxxxxx0632	Loan Servicing		50	Items
xxxxxx7131	Patronage		50	Items
xxxxxx5950	Class B Voting Common		50	Items
xxxxxx4950	Class B Voting Common		50	Items
xxxxxx0159	Monthly Prime Loan		50	Items
xxxxxx1249	Monthly Prime Loan		50	Items
xxxxxx5940	ACCOUNTS PAYABLE DUE MEMBER		50	Items
xxxxxx1006	Patronage		50	Items
xxxxxx1007	Patronage		50	Items
1019201408	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.
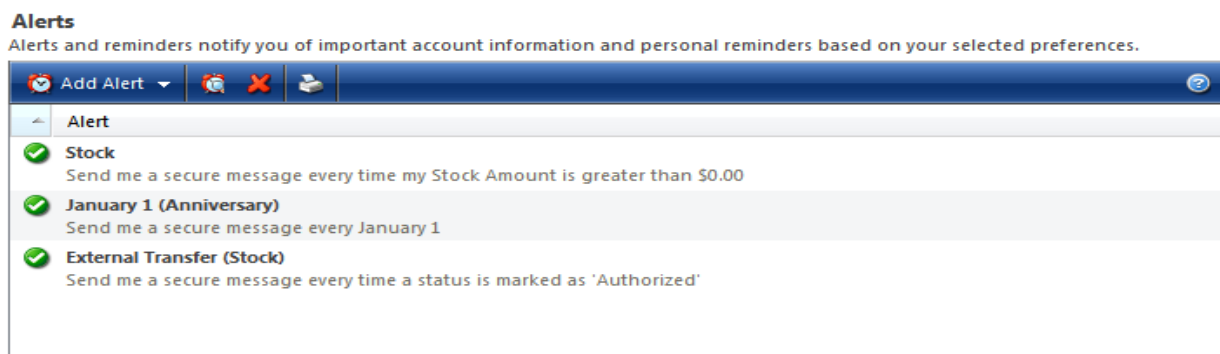
SECURITY

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 |

Change Password
For security purposes, you must first enter your existing password then enter and confirm your newly selected password.

Old Password *

New Password *

Confirm Password *

Submit Password Change

Password Requirements
Your password must meet these requirements:

- 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
- Must contain at least one of these special characters: `~! @#$%^&*()_+-={}|[]:";'<>?,./\

> **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 Protection Phrase
Enter your phishing protection phrase below. This phrase will be displayed to you on the login screen and our website to verify you are on our site.

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.

o Type a personal phrase in the My Phrase section and then click Submit My Phrase.
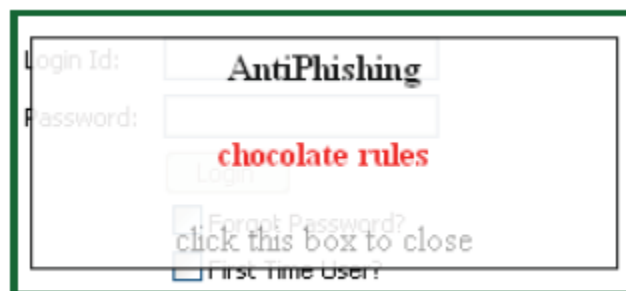
- o The phrase will appear in red at the login page.

- o 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.

| Password | Phishing Phrase | Secure Delivery | Alerts |

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.

🔑 Add Delivery Contact ▼   🔑   ✖

📱 (512)222-2222 (SMS Text)

✉ anyone@company.com

➢ **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 Address   anyone@company.com   Phone Number

SMS Text Number (512)222-2222

SMS Country   United States ▼

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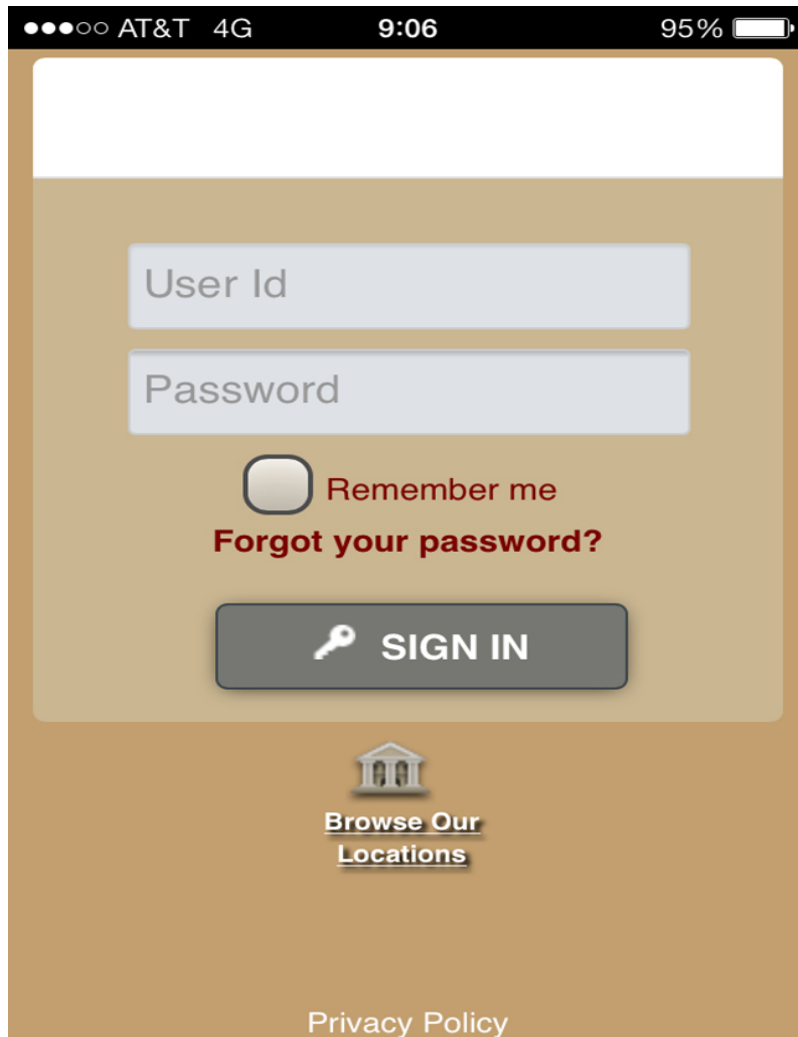
2. Enter a valid User ID and password and tap **SIGN IN.** If **your** information is correct, the Interstitial page appears as your information loads.

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.
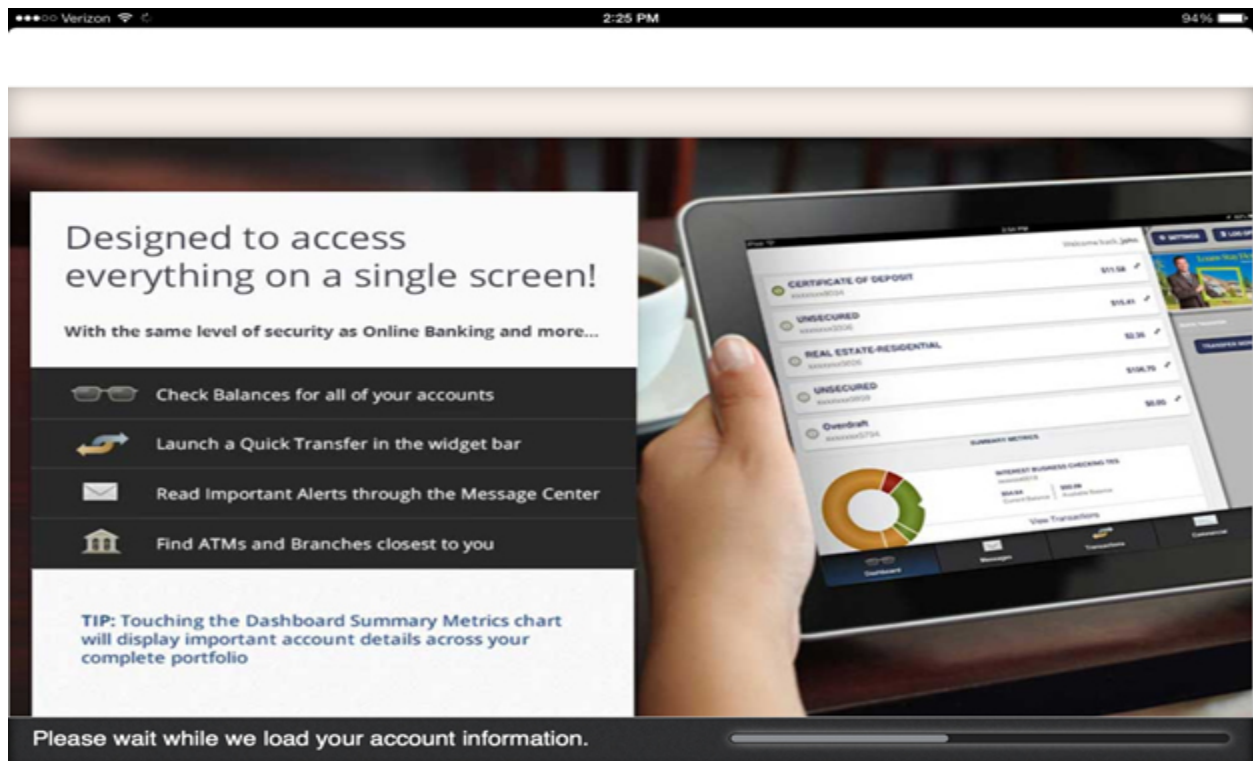
FIRST-TIME USER

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
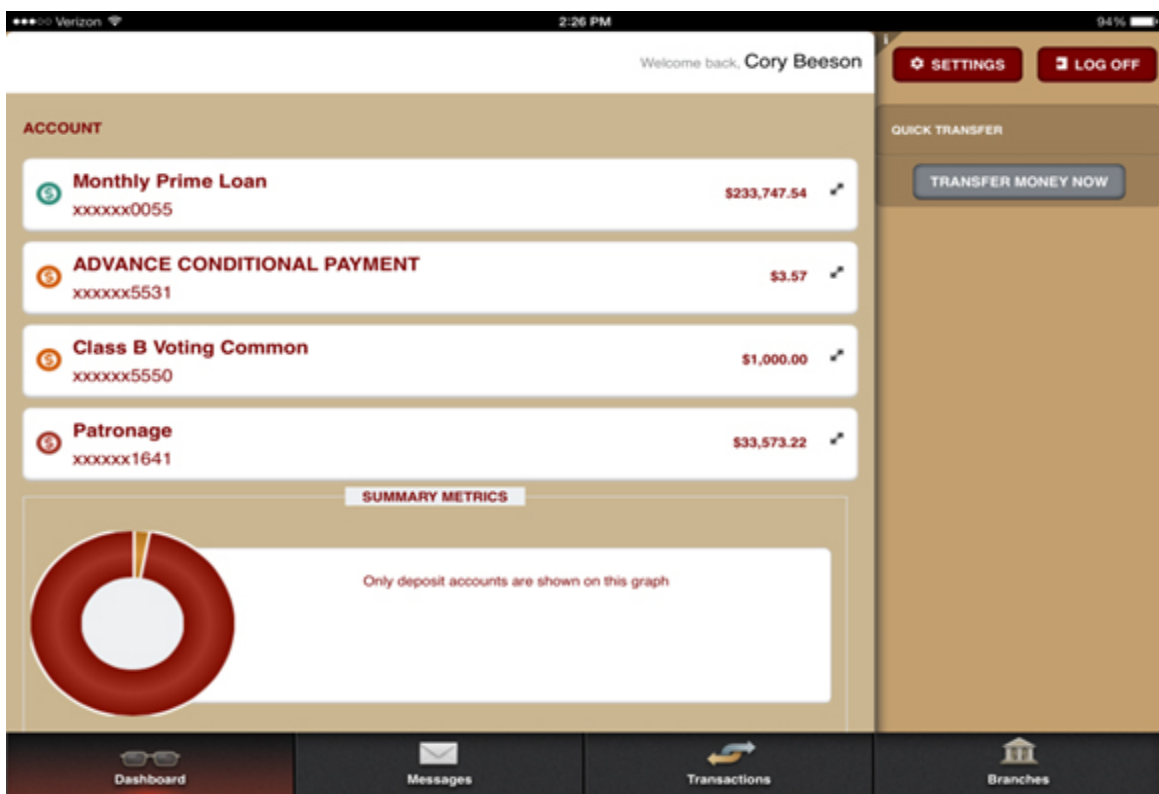
VIEW ACCOUNT DETAILS

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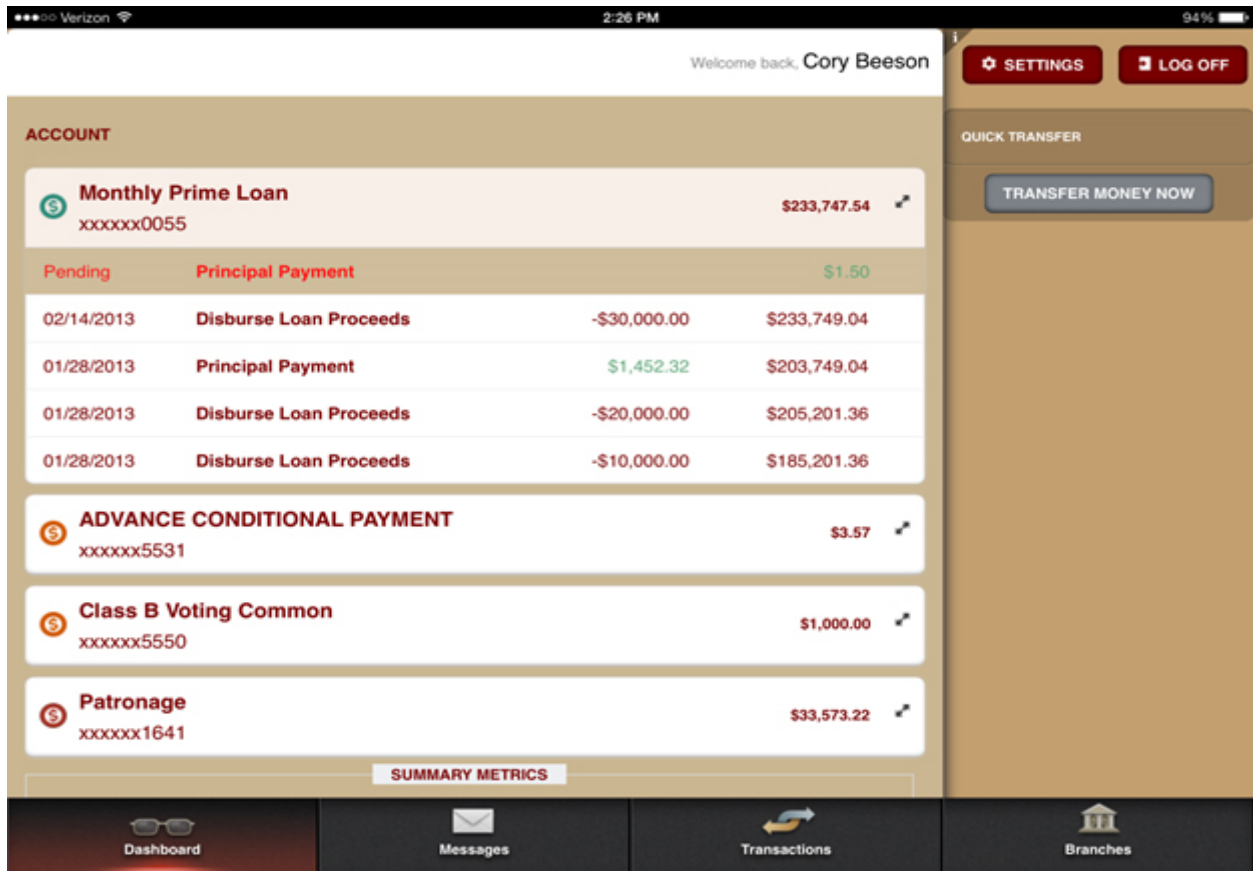
To view additional transactions and account details, tap the expansion icon ⤢.

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.
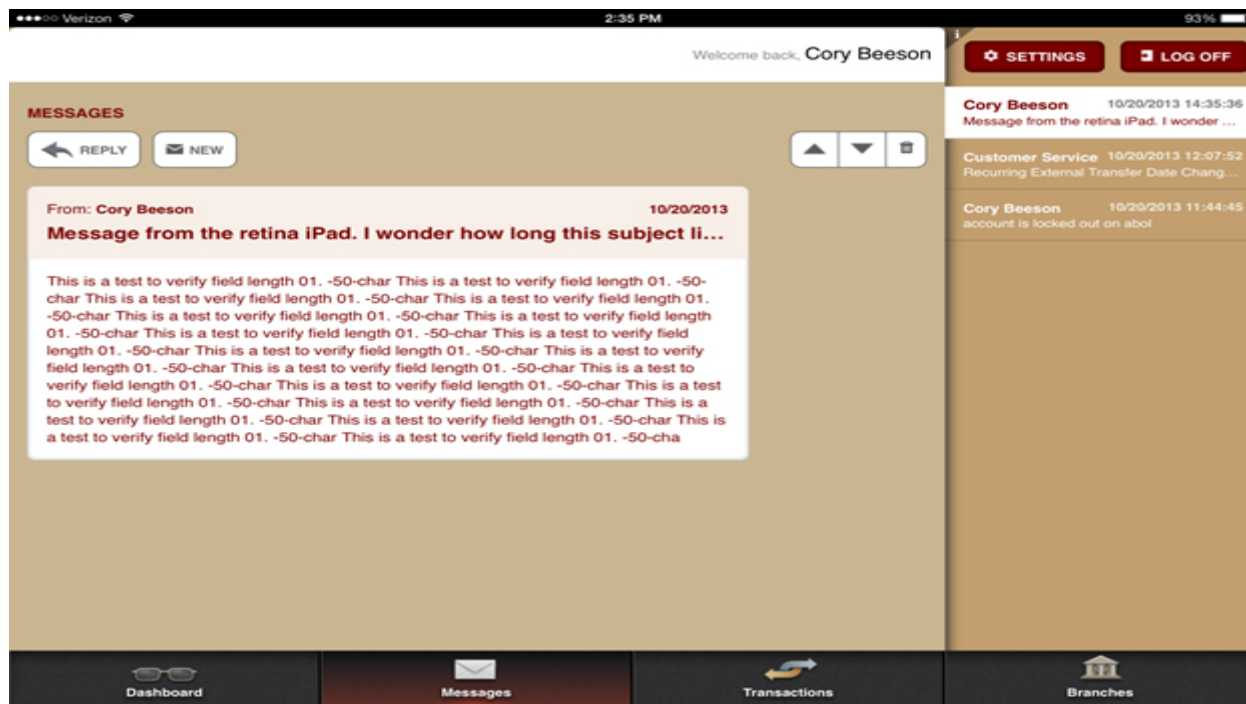
REPLY TO A MESSAGE

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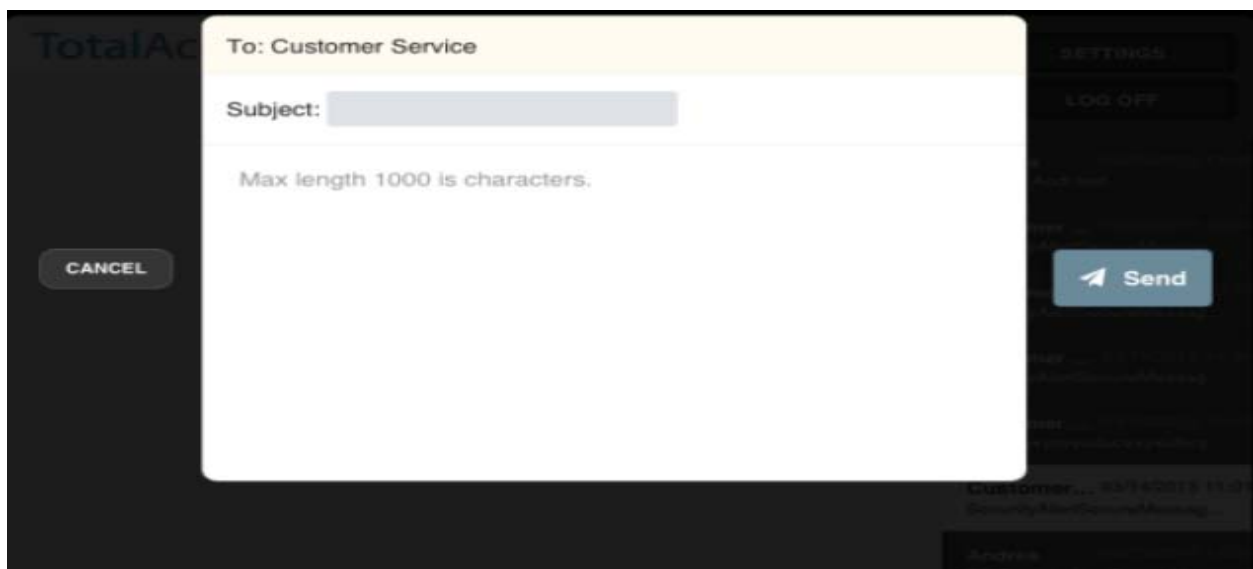
3. Compose your message and tap **Send.** The message details appear on the page as well as in the message queue. A confirmation window appears.
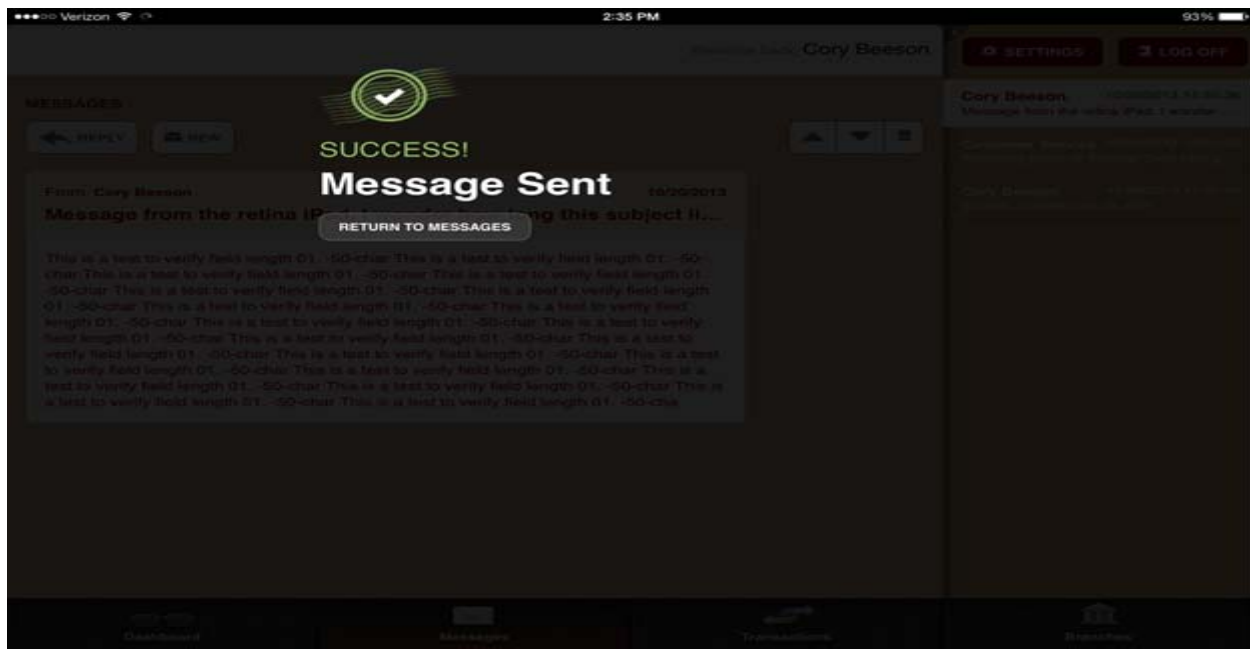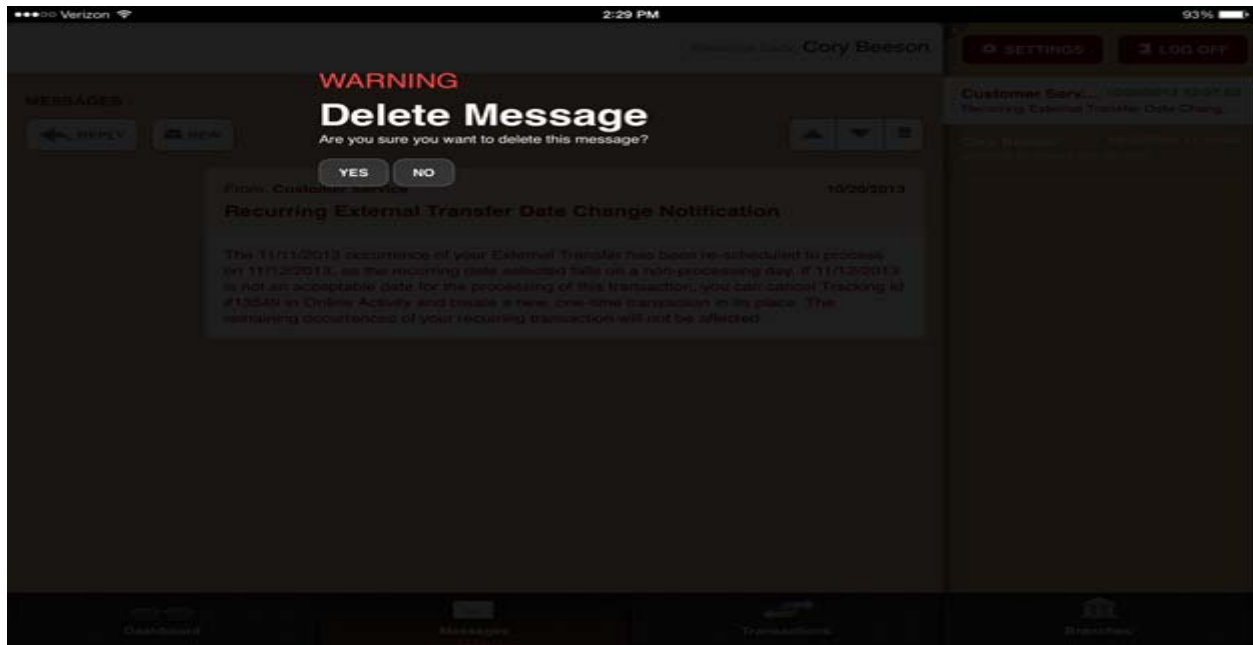
DELETE A MESSAGE

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 confirmation window appears.

TRANSACTIONS

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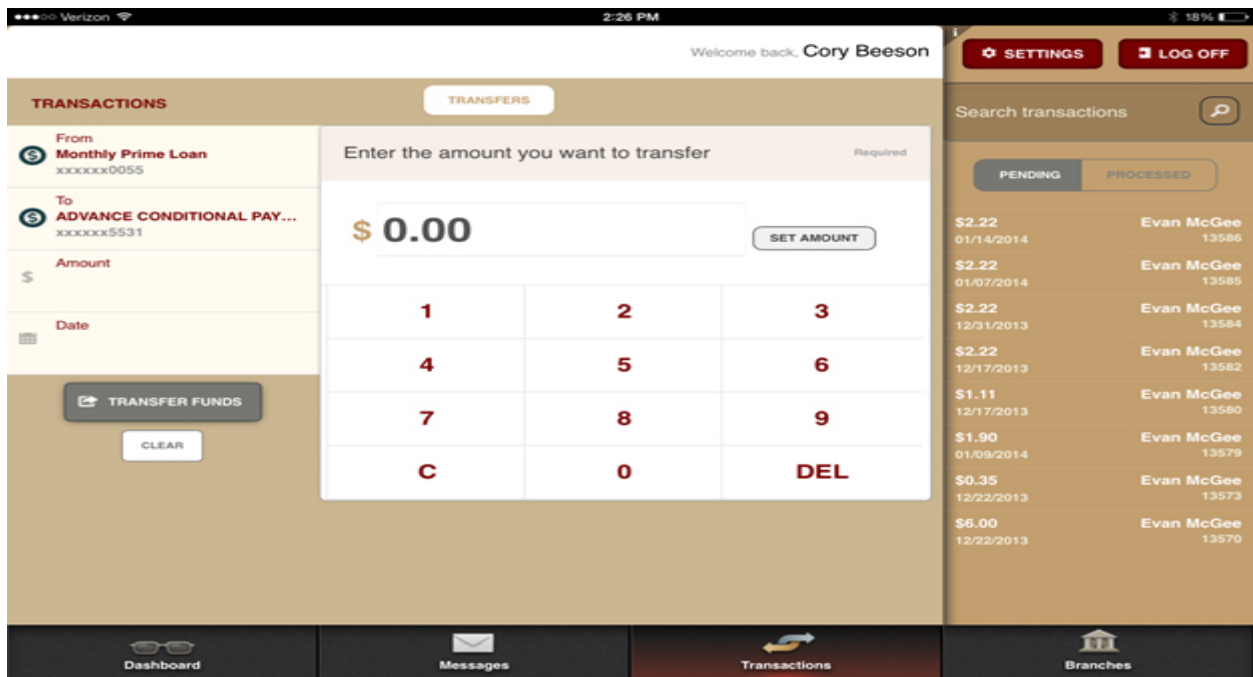
MAKE A TRANSFER

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.
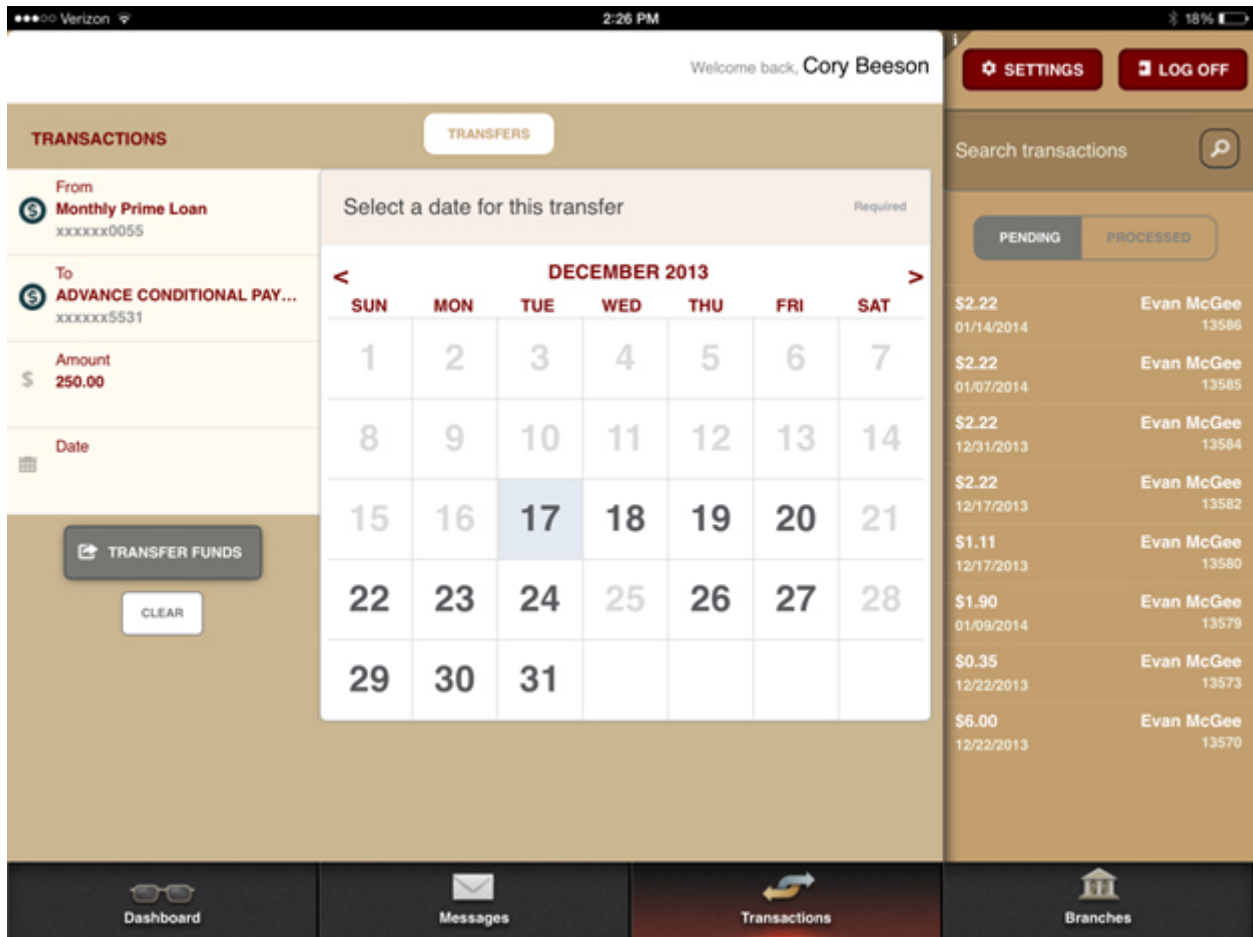
To make a transfer:

1. Tap the Transactions tab at the bottom of your application.
2. Select a From and To account from the account menus.
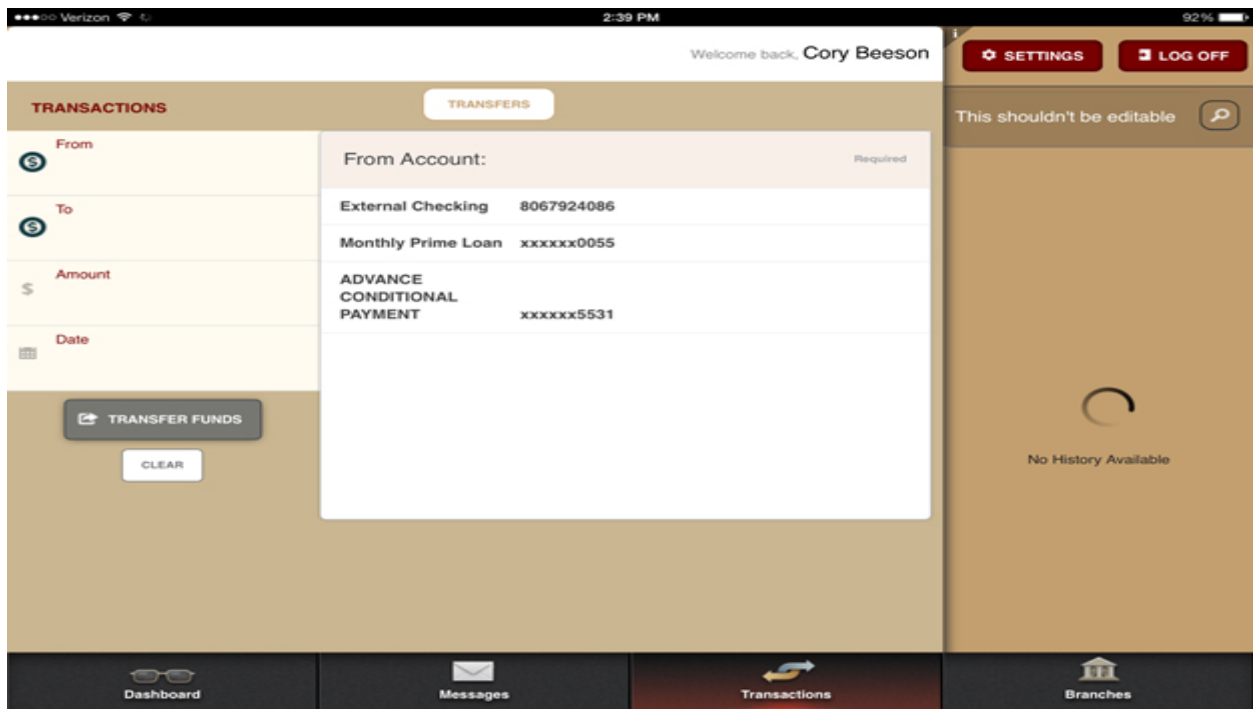
3. Enter a transfer amount and tap **Set amount.**


4. Select a transfer date.

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.
2. Tap the Frequency tab. The transfer frequency options appear.
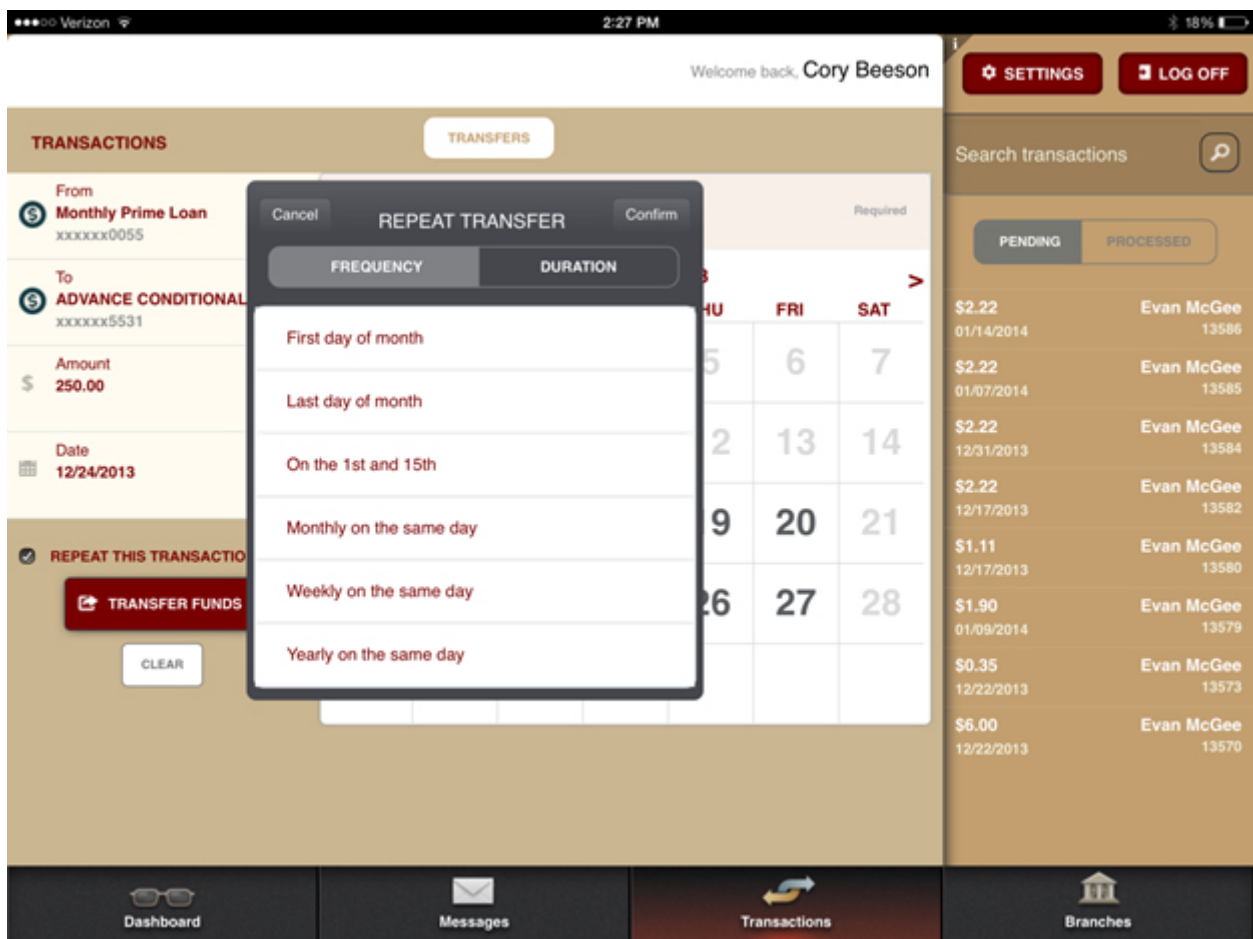
3. Make your selection and tap the Duration tab. The transfer options
appear.

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:

1. Tap the Settings button located at the top right of any tablet page. The Settings page appears.
2. Tap **Profile**. The Profile and contact Information entry fields appear.

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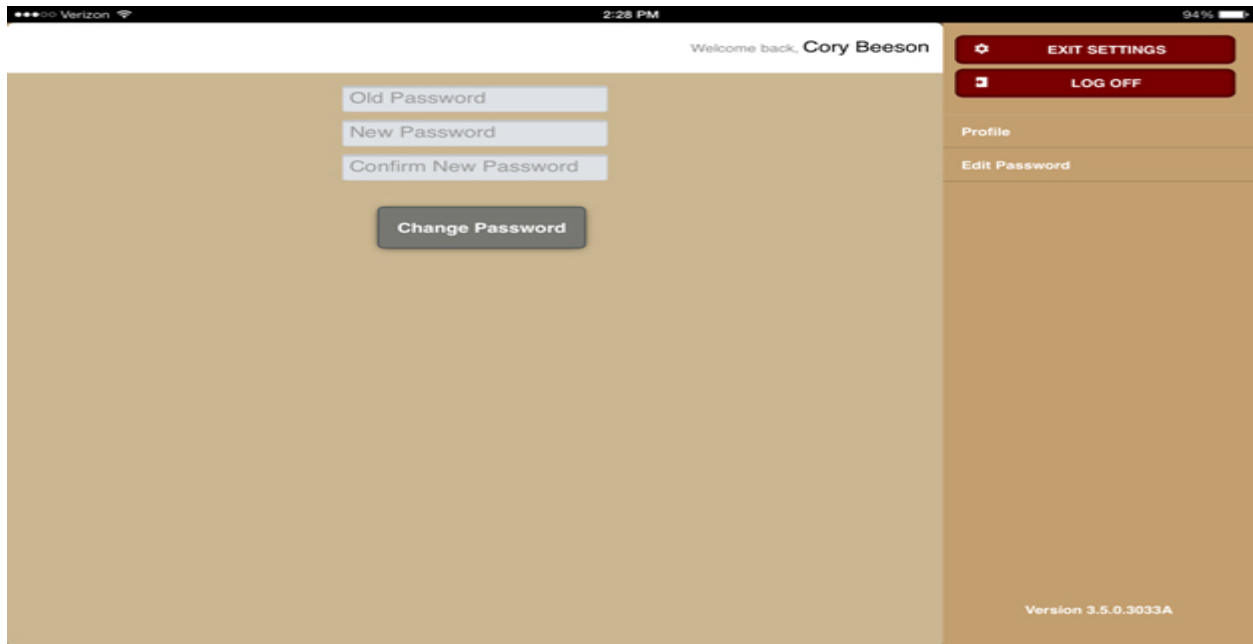
Please remember to Log-Off after every use of online or mobility app activity, and we hope you find the User Guide helpful and enjoy all that our online application has to offer.

Sign Off
Sign Off