BACKGROUND/LIMITS

Ag Banking Online (ABOL) is an account access module that allows Association customers to have access to a number of financial services through the use of personal computers or similar electronic devices.

ABOL inquiry access may be used for all loans.

ABOL funds transfer access must have loan officer approval in addition to the following restrictions:

1) Construction loans that require certain conditions that must be met before disbursements are allowed.
2) Funds Held accounts for Future Payment and Loan Servicing can be used for internal transfers only.
3) External transfers must use Funds Held Capital Spending, account #33.
4) Revolving Line of Credit (RLOC) Loans are not accessible via ABOL.
5) Customer must be current before access is allowed.
6) Each customer with funds transfer functions may have restrictions (Funds Transfer functions are subject to established association limits) set for online access including, but not limited to the following:
   a. Number of transfers per account per day
   b. Number of transfers on all accounts per day
   c. Number of transactions on all accounts per month
   d. Amount per transaction
   e. Amount for all accounts per day
   f. Amount for all accounts per month

Use of the ABOL program is permitted within the above limitations as set by management and approved by the board.