

Farm Credit Services of Western Arkansas  
**Online Banking**  
**Customer Guide**

For additional assistance you may call 877-968-6788  
Monday-Friday 8:00 AM-4:30 PM  
Or you may e-mail us at RussellvilleAR@farmcredit.com

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## Log In To Online Banking

NOTE: Because the look and feel of this system is customized, your screens may differ slightly from the examples included in this document.

### *Normal Login (after the initial login and account activation)*

*(Refer to the ENROLLMENT documentation for creating an account and logging in.)*

1. Access Online Banking via the link found the home page of FCS at [www.myaglender.com](http://www.myaglender.com).

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Username:


Password:


[Forgot Password?](#)

**Important System Requirements Information**

- Online Banking works best with the browser versions shown below.
  - ▲ Internet Explorer 7.0 or 8.0 [Microsoft Internet Explorer downloads](#)
  - ▲ Apple Safari 4.0 (for Mac OS)
  - ▲ Mozilla Firefox 3.5
- Adobe Acrobat Reader is required to view documents in Online Banking, please click [here](#) to download the current version.

2. Enter your user name and the password created during the enrollment
3. Click the **Login**  button or press the **Enter** key.

4.  **NOTE:** If you enrolled in online banking prior to 7/25/2011 and this is your first time to login since that day, you may be required to update your secondary authentication security questions. See step A below for guidance. Otherwise continue to step B if asked for a PIN number.
  - A. Please provide answers for five challenge questions. NOTE: Notice there is a drop down box to see different question options. These questions may randomly be asked upon login for personal verifications purposes.

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Please select and enter your Personal Verification Questions below.  
You may be asked one from time to time to verify your identity.

**Challenge Question #1**  
When is your wedding anniversary? (Format Month and day, e.g. May 1)   
Answer:

**Challenge Question #2**  
What is your father's middle name?   
Answer:

**Challenge Question #3**  
What college did you attend?   
Answer:

**Challenge Question #4**  
In what city were you born?   
Answer:

**Challenge Question #5**  
What year (YYYY) did you graduate from college?   
Answer:

You may click the drop down box to select a different verification question. You must answer all 5 security questions to continue.

If asked any of the above questions at login, correct answer must be given before the system will log you in.

After you have provided answers to the Personal Verification Questions, click Continue and you will be guided to the Online Banking Welcome Screen. Skip Section B & C and go to the Online Banking Home Page section on the following page for further instructions.

- B. If a **Token Login** page displays. The system requires you to enter the PIN created during Token Registration (see the Enrollment/Activation documentation). Enter your PIN (Personal Identification Number) then click OK. If you are directed to the Online Banking Welcome Page, you have successfully logged in. Go to the Online Banking Home Page section on the following page for further instructions.

**Token Login**

If you have not activated this browser client to use soft token, please click on re-activate to choose a pin

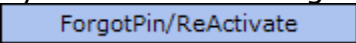
User ID:

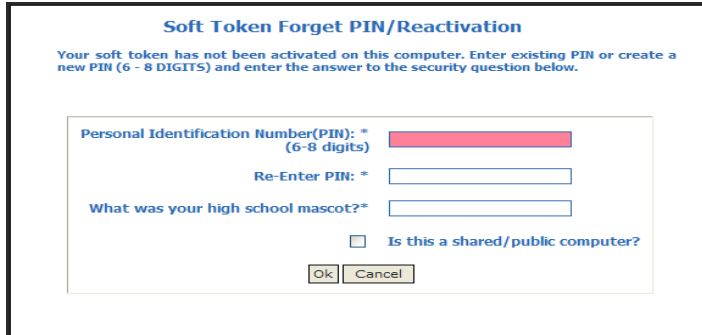
PIN:



**NOTE:** If your PIN number is not working, see Step C, Forgot PIN/Reactivation below on how to Reactivate. Once you have entered your PIN, click the ok button.

**C. Forgot Pin /PIN Reactivation :**

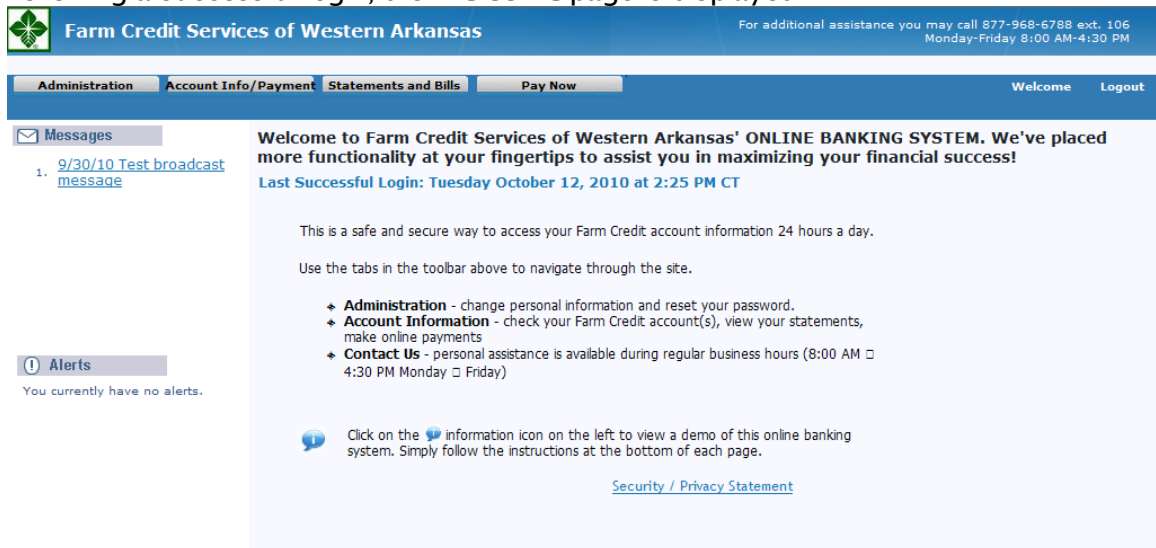
1. If your PIN is not working or you have forgotten your PIN, click the  button.



2. Enter a 6 to 8 digit numeric PIN (this can be the same number you used previously). Then enter the same PIN number a second time for verification.
3. You will be asked to enter one of the three security questions you completed at enrollment.
4. After you have entered the security question, click OK.

## Online Banking Home Page

1. Following a successful login, the **Welcome** page is displayed



Your **Welcome** page may display messages and other alerts you can customize.

2. **Services** available appear in the main navigation bar. Each service, when selected, displays another navigation bar showing additional **activities**.

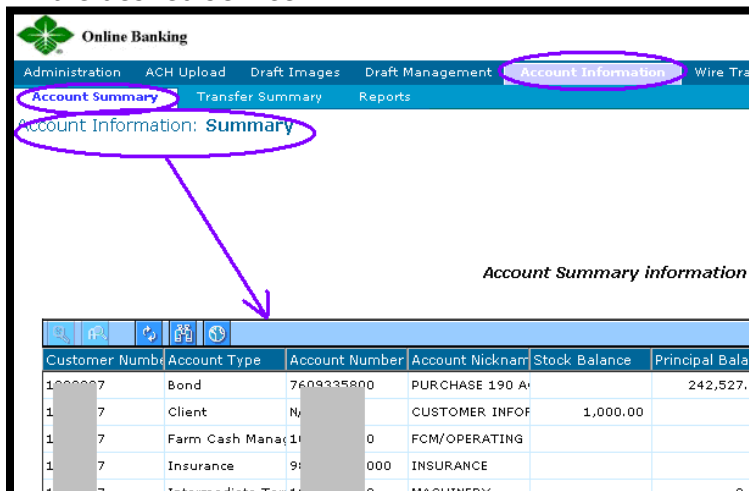


**NOTE:** Information is updated daily.

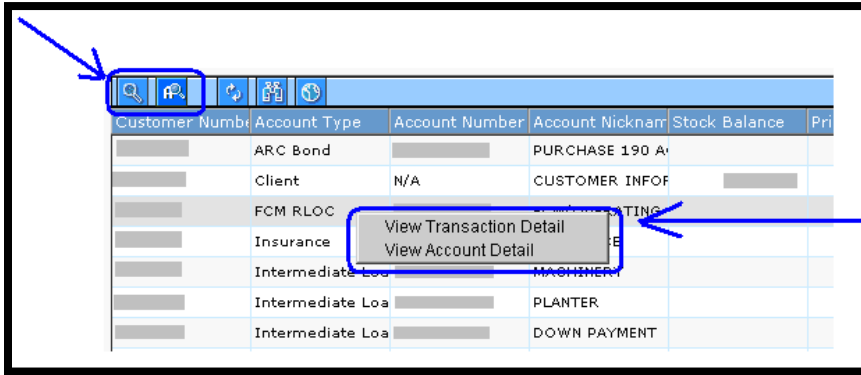
## Navigation

### Getting-Around

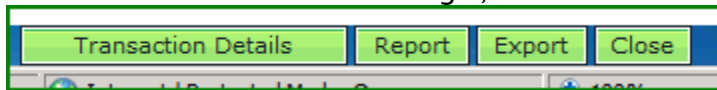
1. Click on the two horizontal bars at the top of the screen (navigation bars) to select the desired service.



2. The system utilizes the mouse to double click, left and right clicks, icons and function buttons. **Highlight a row and right-click** to access the most commonly used features.
3. Highlight a row of data and click an icon in the top row, or double click on a particular row, for another, more detailed screen.



4. Use the buttons in the lower right, such as Close to return to the previous screen.
















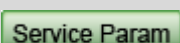
## Icons and Buttons

Icons and buttons provide a quick way to access the system's most commonly used commands and functions. The tables below describe the icons and buttons that may appear in online banking.

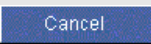
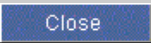
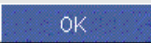


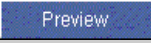
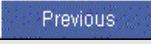





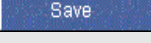
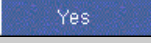
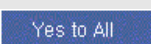
### 1. Icons



**TIP:** While in online banking, you may identify an icon's name by hovering the mouse pointer over the icon. After a short pause, its name will be displayed.

<i>Icon</i>	<i>Name</i>	<i>Purpose/Navigation</i>
	Add	Displays the <b>Add</b> page for records, forms, etc.
	Copy Report	Create/Copy new report based on the report selected.
	Delete	Deletes the highlighted/selected row from the displayed table. The icon is disabled if a row is not selected.
	Modify	Displays the <b>Modify</b> page so that you can edit and existing definition, record, or setup.
	View Transaction	Views the transaction history for the highlighted account.
	View Detail	Displays the detail for a selected record/row.
	Find	Displays the <b>Find</b> page. From this page you may search for a value in a specified column or group of columns.
	Environment	Displays the environment settings for a page/table. You may modify the filter, column, and sort settings for the displayed page/table.
	Calendar	Displays the calendar for the current month and year. From the calendar, you can select another day, month, year.
	Export	Exports data to an output file, to be used by other applications.
	Print	Prints the data in the displayed or selected table.
	Restore A Deleted Record	Allows user to view and restore deleted records.
	Refresh	Updates the table with the most recent data from the database.
	Service Parameters	Displays the types of service parameters that exist for a Customer or Account or Customer User.

## 2. Buttons

<i>Button</i>	<i>Purpose/Navigation</i>
	Closes the page without saving any changes that you may have made.
	Closes the current page.
	Acknowledges the request and returns to the previous page.
	Adds a value, record, etc. to a selected table, and/or to the database.
	Adds all available values to the selected values list.
	Displays a preview of the selected item in the Report Summary table. The button is disabled if a row is not selected.
	Returns to the previous page of the report, if available.
	Sends a copy of a report to a printer or displays a print preview of "view detail" items.
	Removes selected assigned value from the Selected Values list.
	Removes all selected values. All removed values will be displayed in the Available Values list.
	Generates a report.
	Restores original default values.
	Saves, as entered/displayed, all parameters for this page.
	Continues with processing the transaction or process after a Warning Message page is displayed. Assumes continuation without resolving the problem.
	Continues with processing the transactions or processes after a Warning Message page is displayed. Assumes continuation without resolving the associated problem(s).

## Account Information Service

The second navigation bar of the [Account Information](#) provides screens on:

**Account Summary, Transfer Summary, and Reports.**

### Account Summary (Account Information bar)

1. In the navigation bars, click on the **Account Information tab, then Account Summary tab.**
2. The **Account Information: Summary** screen displays all accounts available. Information displayed is as of the previous business day.

Administration Account Info/Payment Statements and Bills Pay Now Welcome

Account Summary Reports Transfer/Payment

Account Summary Information as of the close of prior business day.

View Account Details Refresh Find Settings Tuesday October 12, 2010 3:23 PM

Customer Number	Account Type	Account Number	Account Nickname	Stock Balance	Principal Balance	Investment Balance	Available Balance
9876	Customer	N/A	Customer	1,000.00			
9876	Intermediate Loan	123456789	REFI & PUR TRAILER		0.00		0.00
9876	Intermediate Loan	234567891	PUR MF 235 TRACTOR		0.00		0.00
9876	Intermediate Loan	345678912	HAY EQUIPMENT		0.00		0.00
9876	Real Estate Loan	456789123	REAL ESTATE		134,932.39		0.00

Report Export

Select (highlight) the account you want to view and click on the **Account Details** icon

To see **Transaction Details** for the selected account, click the **View** (View Highlighted Row) icon.

Right-click allows you to choose either the **Account Details** or the **Transactions Details**.

### View Transaction Details

The transaction detail activity is displayed for the past thirteen months.

Optional – It provides the ability to search for transaction by type, description or dollar amount, to set sorting options for up to three columns, and to set from and to date ranges.

## Transaction Details

Account Summary Information as of the close of prior business day.

Account Information: 9876 - 123456789 - REAL ESTATE Currency: USD


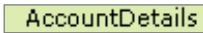
As Of: Tuesday October 12, 2010 3:35 PM


Account Number	Effective Date	Description	Amount	Funds Held	Interest	Principal	Draft #	Financial Institution	FI Routing Number
123456789	02/05/2010	INTEREST PAYMENT	-1,104.63		-1,104.63				000000000
123456789	02/05/2010	PRINCIPAL PAYMENT	-115.96			-115.96			000000000
123456789	03/11/2010	INTEREST PAYMENT	-770.00		-770.00				000000000
123456789	03/11/2010	PRINCIPAL PAYMENT	-116.62			-116.62			000000000
123456789	04/19/2010	INTEREST PAYMENT	-769.34		-769.34				000000000
123456789	04/19/2010	PENALTY INT PAID	-136.08		-136.08				000000000
123456789	04/19/2010	PRINCIPAL PAYMENT	-117.28			-117.28			000000000
123456789	05/03/2010	INTEREST PAYMENT	-768.68		-768.68				000000000
123456789	05/03/2010	PRINCIPAL PAYMENT	-117.94			-117.94			000000000
123456789	06/10/2010	INTEREST PAYMENT	-768.01		-768.01				000000000
123456789	06/10/2010	PRINCIPAL PAYMENT	-118.61			-118.61			000000000
7710811600	07/08/2010	INTEREST PAYMENT	-767.34		-767.34				000000000
7710811600	07/08/2010	PRINCIPAL PAYMENT	-119.28			-119.28			000000000




### NAVIGATION TIPS:



**SHORTCUT:** To switch between the two detail pages, click on the **Transaction Details** button  or the **Account Details** button  at the bottom of the screen.

Click on the  **Refresh** icon to refresh the table with the most current data.

Click on the  **Find** icon to see the **Find** page and specify account search criteria.

Click on the  **Report** button to display a preview of the Account Summary Report.



**TIP:** Click on the  **Settings Environment** button to customize the view of your account information.

## INVESTMENT accounts (NEW)

Both Funds Held and Farm Cash Management investments are displayed separately in the Account Summary so you can track them individually.

*Account and Transaction Detail information is for reference only.*

Account Summary			
Account Number :	<input type="text" value="J 0"/>	Customer Number :	<input type="text" value="1 7"/>
Account Type :	<input type="text" value="Farm Cash Management"/>	Customer Name :	<input type="text" value="F L"/>
Account Nickname :	<input type="text" value="FCM/OPERATING"/>	Investment Balance :	<input type="text" value="0.00"/>
Principal Balance :	<input type="text"/>	Stock Balance :	<input type="text"/>
Available Balance :	<input type="text" value="0.00"/>		

Account Detail			
Current Through :	<input type="text" value="02/17/2009"/>	Interest You Earned YTD :	<input type="text" value="0.00"/>
Interest Investment Balance :	<input type="text" value="0.00"/>	Interest You Earned Prior Year :	<input type="text" value="0.00"/>
Maturity Date :	<input type="text" value="01/01/2009"/>	Interest Rate :	<input type="text" value="1.5000"/>

Additional products and financial services are also displayed.

## CUSTOMER STOCK records (NEW)

Stock will be reflected in a separate account, in addition to Interest Earned.

*Account and Transaction Detail information is for reference only.*

Account Summary			
Account Number :	<input type="text" value="N/A"/>	Customer Number :	<input type="text" value="1 7"/>
Account Type :	<input type="text" value="Client"/>	Customer Name :	<input type="text" value="H L"/>
Account Nickname :	<input type="text" value="CUSTOMER INFORMATION"/>	Investment Balance :	<input type="text"/>
Principal Balance :	<input type="text"/>	Stock Balance :	<input type="text" value="1,000.00"/>
Available Balance :	<input type="text"/>		

Account Detail	
Interest You Earned Prior Year :	<input type="text"/>

## Account Info/Payment: Summary - Transfer (Account Info/Payment bar)

The transfer summary activity allows you to view and manage your internal accounts (within FCS) transfers and ACH transfers (between external banking accounts).

The account types supported for ACH transactions include:

- Loan accounts (Transfers In and Out (depending on the loan type, see you local office for additional information for Transfer Out options))
- Farm Cash Management accounts (Transfers In and Out)
- Funds Held accounts (Transfers In only)
- Other Financial Services (Transfers In)

Any transaction created before 5:00 PM will be effective the next business day.

### Viewing the Transfer Summary Screen

1. Click on the **Account Information/TransferSummary tab** on the navigation bars.

Administration Account Info/Payment Statements and Bills Pay Now Welcome Logout

Account Summary Reports Transfer/Payment

**Account Info/Payment: Summary - Transfer**

To add a new bank account click on the Add New button below. To initiate a transaction select your account number in the dropdown box below . Select your desired template and click on the Add Transaction button at the bottom of the screen.

Account Number: ALL








Add New Delete Modify View Refresh Find Settings Tuesday October 12, 2010 3:43 PM

Record Type	Transfer Type	ID	Customer Name	Description	Bank Name	External Account#	External Account Type	Memo
Transaction	Transfer In	108	Joe Doe	REAL ESTATE	ARVEST BANK	*****1234	Checking	
Template	Transfer In	901	Joe Doe	REAL ESTATE	ARVEST BANK	*****1234	Checking	

Add Transaction Report



### NAVIGATION TIPS

2. Click on the  **icon** to refresh the table with the most current data.
3. Click on the  **icon** to see the Find page and specify search information.
4. Click on the  Environment icon to see and set environment parameters.
5. Use the following icons for **selected record navigation**:
6. Click on the  **icon** at the top of the transfer table, or right-click on the record, to view detailed information associated with the selected record.
7. Click on the  **icon** to create a new template.
8. Click on the  **icon** to delete a template.
9. Click on the  **icon**, or right-click, to modify a template

## Templates – Outside Account information

Templates contain the required information to create subsequent transactions. In other words, templates are used to gather your non-FCS bank accounts that you may use to process transactions on your accounts with us. You may view, create, modify or delete online banking templates.

To view details, on the **Summary – Transfer** table select/high light the template and click on the  icon. The **View Template** page displays.



**TP:** The format of the detail window displayed for templates varies based upon the kind of transfer for which the template was created: Transfer In or Transfer Out.

### Transfer In Template



**NOTE:** This is the selection for making loan payments or deposits to your Funds Held or Farm Cash management accounts.

ID:	102	Bank Name:	NATIONAL BANK
Transfer Type:	Transfer In	External Account:	57
Customer Name:	LIN	External Account Type:	Checking
Account Name:	Operating Loan - FCM	Memo:	
Account:	1000000000		
Transaction Type:	One Time	Recurring Frequency:	
Excess Funds:	Special Principal Payment		
Amount:	4,000.00	Date:	03/02/2009
Memo:	TEST 2 FOR THIS ACCOUNT tim's update		


### Transfer Out Template



**NOTE:** This is the selection for making withdrawals from selected loans. You must contact your branch office first to verify your loan qualifies for such transfers.

Transfer Type:	Transfer Out
Customer Number:	1000000000
Account:	Operating Loan - FCM-1000000000
External FI Routing Number:	091900698
External Account Number:	1000000000
External Account Type:	Checking
Memo:	tcstest

### Create New Template

1. To add a new template, on the **Summary – Transfer** table click the  icon.
2. Enter requested data and click the **Submit button** to submit the new **Template**.

 **IMPORTANT:** A **single template** can be used to create **more than one recurring transaction**.


For example, the same template can be used to create both a weekly transaction as well as a yearly transaction.

3. If your new template includes an **external account not previously authorized** you may be requested to e-sign an EFT agreement to complete creation of your template. Once you have authorized an external account, you will not be required to e-sign for it again.

 **IMPORTANT:** Accepting the EFT agreement in online banking is a legally binding agreement.


### Modify a Template

 **TIP:** The only field you can change on a template is the memo value.

1. To modify a template, on the **Transfer Summary** table select (highlight) the template you want the change and click the  icon, or right-click on the selected record.
2. Enter requested data and click the **Submit button** to save the **template** modification.

 **NAVIGATION TIP:** To cancel out of any activity and return to the **Transfer Summary** page, click on the **Cancel button** at the bottom of the screen.

### Delete a Template

1. To delete a template, on the **Summary – Transfer** table, select (highlight) the template you want the delete and click the  icon, or right-click on the record to select the delete option from the dropdown list.
2. A warning message appears in a popup window. Click the **OK** button to delete your template.

 **NAVIGATION TIP:** To cancel out of any activity and return to the **Transfer Summary** page, click on the **Cancel button** at the bottom of the screen.

**Transactions** - You may view, create, modify or delete online banking transactions.




**IMPORTANT:** There are two types of transactions you may create:

- Transfers In - moving funds into an account;
- Transfers Out - moving funds out from an account.



**NOTE:** All options listed above may not be available, depending on the account type and available funds.

### Create Transfer In or Transfer Out Transaction From Template

1. On the **Summary - Transfer** table select (highlight) the template and click on the **Add Transaction button**  at the bottom of the page.

Administration Account Info/Payment Statements and Bills Pay Now Welcome Logout

Account Summary Reports Transfer/Payment

Account Info/Payment: Summary - Transfer

To add a new bank account click on the Add New button below. To initiate a transaction select your account number in the dropdown box below. Select your desired template and click on the Add Transaction button at the bottom of the screen.

Account Number: ALL

Add New Delete Modify View Refresh Find Settings Tuesday October 12, 2010 3:43 PM

Record Type	Transfer Type	ID	Customer Name	Description	Bank Name	External Account#	External Account Type	Memo
Transaction	Transfer In	108	John Doe	REAL ESTATE	ARVEST BANK	*****1234	Checking	
Template	Transfer In	901	John Doe	REAL ESTATE	ARVEST BANK	*****1234	Checking	

Add Transaction Report

2. If the template is for transferring funds from another bank account into your Farm Credit account, the **Create Transaction - Transfer In** page displays.
3. If the template is for transferring funds from your Farm Credit account to another bank account, the **Create Transaction - Transfer Out** page displays.



**TIP:** Transaction date instructions are listed below:





- An ACH transaction submitted before 5:00 PM Central Time must be dated for the next business day or later.
- An ACH transaction submitted after 5:00 PM Central Time must be dated at least two business days in the future. (An ACH transaction cannot be dated more than a year into the future.)

4. Enter required data to for the new **Transaction** and click the **Submit button** to create the new **Transaction**. The **Summary – Transfer** page displays with your new transaction.

### ***Reports (Account Information bar)***

You may create customized report definitions to generate reports about your accounts and transactions.

#### **Reports Summary**


1. Click on the **Account Information tab** on the main (service) navigation bar.
2. Click on the **Reports tab** on the activity navigation bar.
3. The **Report Summary** page is displayed. This summary lists the report options currently set up on the system. If a report has not been set up, the summary will not contain any records. The listing displays:
  -  Report Name
  -  Report Type
  -  Report Description
  -  Created By



**NAVIGATION TIP:** You may use the same icon options, found at the top of the **Reports Summary** table, and report button options found at the bottom of the page.

4. Sample **Report Summary** report preview.

Contact the association for more information on creating, modifying and deleting reports.



Online Banking  
COMMERCIAL LOAN SUMMARY REPORT

Customer Number	Account Type	Account Number	Account Nickname	Stock Balance	Principal Balance	Investment Balance	Available Balance	Customer Name
1	Finance Lease	04	True Lease					E
1	Operating Lease	02	Operating Lease					E
1	Stand-Alone FCM	1	FCS Investment			1,614.47	1,614.47	K
1	Stand-Alone FCM	1	FCS Investment			71,625.59	71,625.59	A
1	Client	N	C	1,000.00				G
1	Financial Services	8	FI					M
1	Financial Services	8	FI					F
1	Financial Services	8	FI					M
1	Financial Services	8	FI					F
1	Financial Services	8	FI					M
1	Intermediate Term Loan	1	Loan		0.00		0.00	N
1	Real Estate Loan	7	R		324,813.97		0.00	M
1	Operating Loan	1	O		395,053.07		0.00	F
1	Operating Loan	1	O		0.00		215,867.40	M
1	Intermediate Term Loan	1	R		0.00		0.00	F
1	Real Estate Loan	7	R		1,865,004.01		0.00	M
1	Operating Loan	1	O		0.00		0.00	F
1	Real Estate Loan	6	Real Estate		20,981.28		0.00	P

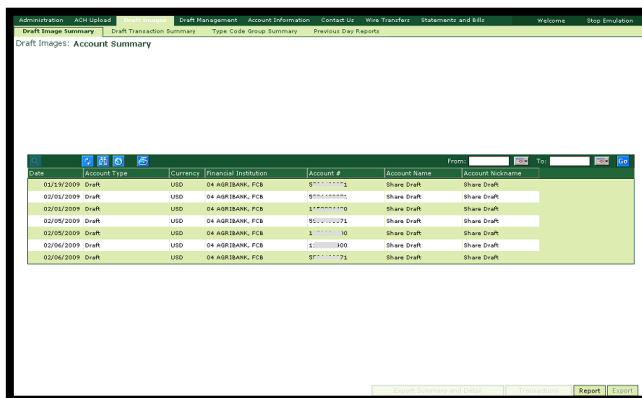
This is an unaudited report and is for informational purposes only. Page 1 of 1 Report Date: 1/19/09

## Draft Imaging Service

The Draft Imaging activity provides the online banking user the opportunity to view images of processed drafts from their operating accounts.

### Draft Image Summary

1. Click on the **Draft Imaging tab** on the main (service) navigation bar.



Date	Account Type	Currency	Financial Institution	Account #	Account Name	Account Nickname
02/13/2009	Draft	USD	04 AGRIBANK, FCB	877777771	Share Draft	Share Draft
02/02/2009	Draft	USD	04 AGRIBANK, FCB	877777771	Share Draft	Share Draft
02/02/2009	Draft	USD	04 AGRIBANK, FCB	877777771	Share Draft	Share Draft
02/05/2009	Draft	USD	04 AGRIBANK, FCB	877777771	Share Draft	Share Draft
02/05/2009	Draft	USD	04 AGRIBANK, FCB	877777771	Share Draft	Share Draft
02/02/2009	Draft	USD	04 AGRIBANK, FCB	877777771	Share Draft	Share Draft
02/02/2009	Draft	USD	04 AGRIBANK, FCB	877777771	Share Draft	Share Draft

**NOTE:** If no accounts with draft images are available, the table will be empty. Draft image viewing is only available for items processed through Wachovia Bank

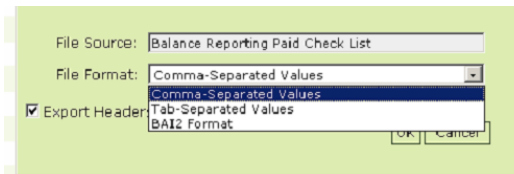
**SHORTCUT:** Click the **Settings** icon at the top of the summary table to set filter, columns or sort settings for the summary table.

2. Or, on the icon toolbar, on the upper right of the table, enter **From** and **To** dates and click on the **GO** icon to narrow to a more specific list.
3. Select (highlight) an account from the summary table and click the **View** icon, or click the **Transactions** button at the bottom of the page.



**IMPORTANT:** Use **Draft Imaging** to view the image of a draft for a transaction. Go to the **Account Information** tab on the main navigation bar if you want to view detail information for a draft transaction.

4. Click on the **Report** button at the bottom of the detail screen to view report.
5. Click on the **Export** button at the bottom of the draft list screen to export the paid draft list to a file.



You also have the option to create a report definition for generating a customized report for draft images. Contact your association for more information.

## **Draft Management Service**

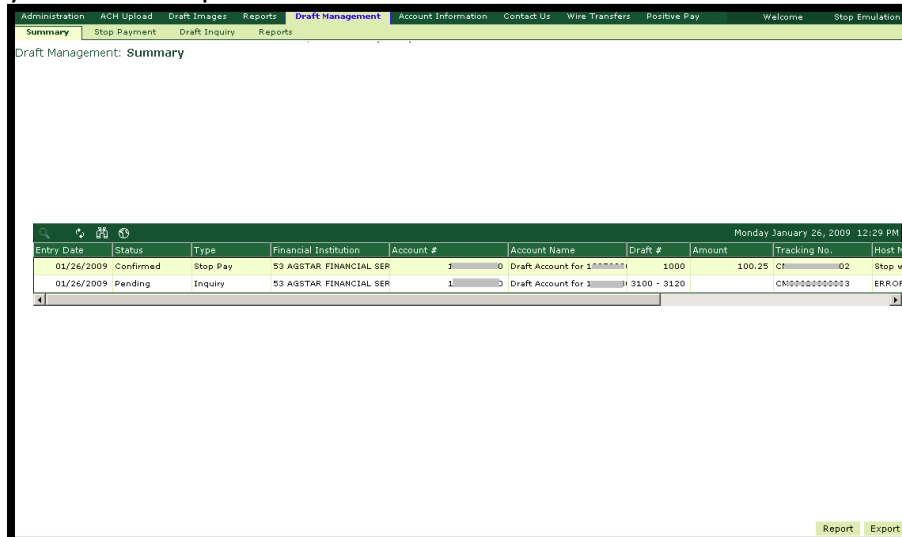
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The Draft Management service allows the online banking customer user to manage the draft activity on draft accounts. When you select Draft Management from the navigation menu, the list of features you have been authorized for will be displayed.

## Draft Management Summary

### View Draft Activity Summary

1. Click on the **Draft Management tab** on the main (service) navigation bar. Click on the **Reports tab** on the activity navigation bar.
2. The **Draft Management: Summary** page displays, showing a table of all draft activity the user has permissions to view.



The screenshot shows a web application interface with a navigation bar at the top containing tabs: Administration, ACH Upload, Draft Images, Reports, Draft Management (selected), Account Information, Contact Us, Wire Transfers, Postive Pay, Welcome, and Stop Emulation. Below the navigation bar, there are sub-tabs: Summary (selected), Stop Payment, Draft Inquiry, and Reports. The main content area displays a table titled "Draft Management: Summary". The table has the following columns: Entry Date, Status, Type, Financial Institution, Account #, Account Name, Draft #, Amount, Tracking No., and Host. The table contains two rows of data:

Entry Date	Status	Type	Financial Institution	Account #	Account Name	Draft #	Amount	Tracking No.	Host
01/26/2009	Confirmed	Stop Pay	53 AGSTAR FINANCIAL SER	1	Draft Account for 1	1000	100.25	02	Stop v
01/26/2009	Pending	Inquiry	53 AGSTAR FINANCIAL SER	1	Draft Account for 1	3100 - 3120		0000000003	ERROR

At the bottom right of the table, there are buttons for "Report" and "Export".



**NAVIGATION TIP:** From the **Summary** page you can perform the following functions:

- View Draft Request Details using the **View icon** at the top of the table;
- Create Reports using the **Report button** Report ;
- Set display parameters for the Summary Page using the **Settings Environment icon** at the top of the table.
- Export summary data using the **Export button** Export .

Contact your association for more information on managing drafts.

## Pay Now Functionality

The Pay Now functionality allows you to pay accounts with an amount owed with just a few clicks.

### Select the Pay Now Option

Farm Credit Services of Western Arkansas

For additional assistance you may call 877-968-6788 ext. 106  
Monday-Friday 8:00 AM-4:30 PM

Administration Account Info/Payment Statements and Bills **Pay Now** Welcome Logout

Messages

1. [9/30/10 Test broadcast message](#)

Alerts

You currently have no alerts.

Welcome to Farm Credit Services of Western Arkansas' ONLINE BANKING SYSTEM. We've placed more functionality at your fingertips to assist you in maximizing your financial success!

Last Successful Login: Thursday October 7, 2010 at 10:49 AM CT

This is a safe and secure way to access your Farm Credit account information 24 hours a day.

Use the tabs in the toolbar above to navigate through the site.

- Administration - change personal information and reset your password.
- Account Information - check your Farm Credit account(s), view your statements, make online payments
- Contact Us - personal assistance is available during regular business hours (8:00 AM - 4:30 PM Monday - Friday)

Click on the information icon on the left to view a demo of this online banking system. Simply follow the instructions at the bottom of each page.

[Security / Privacy Statement](#)

*To use the Pay Now option, you must have an authorized external bank account. If you have not authorized an external account, you will receive the following notice and need to take the following steps: Close the Pay Now window.*

*Access the Transfer/Payment feature in Online Banking. (Click the Account/Info Payment tab, then the Transfer/Payment sub tab). Select an account and click Add New to create a new template of your bank account information and E-sign the EFT agreement. Click on Pay Now to return to this feature.*

Pay Now

User Name: cust5556300  
Customer Number: 5556300  
Customer Name: CUSTOMER TEST

Before using Pay Now you must setup an external bank account for use in Online Banking. Follow these steps to add an external bank account:

1. Close this window.
2. Access Transfer / Payment feature in Online Banking.
3. Create a new template for your bank account and e-sign the EFT agreement.
4. Click on Pay Now to return to this feature.

Close

You will receive the screen below

- When you have a loan and/or related services record with an amount owed
- Have an authorized bank account(s)



**NOTE: The Pay Now option is only available to accounts that have a current amount owed. To make special payments or funds held deposits, please see Transfer Summary (Account Information bar) section of the Online Banking Customer Guide.**



Online Banking

Pay Now

User Name:  
Customer Number:  
Customer Name:

Step 1: Review Billing Due. If you don't want to generate a payment for one or more of the accounts listed, click the "Select" check box to remove the check mark.  
Step 2: Select one of your bank accounts for the payment withdrawal (only one account may be selected).  
Step 3: Click Submit

If you would like to make additional payments or transfers, please access the Transfer/Payments feature under Account Info/Payment.

Payment Due

Select	Account	Customer	Description	Due Date	Amount Due
<input checked="" type="checkbox"/>	123156789	9876	Joe Doe	11/01/2010	933.05
Total Amount Due:					\$933.05

Bank Account for Payment Withdrawal

Please note that a separate payment withdrawal will be generated for each payment selected in the grid above.  
To add a new external bank account please access the Transfer/Payment feature under Account Info/Payment.

Select	Bank Name	Bank Account Number	Account Type
<input type="radio"/>	BANK	xxxxxxxx1231	Checking
<input type="radio"/>	BANK	xxxxxxxx1234	Checking

Transactions submitted today prior to 5:00 PM CT will be effective 10/13/2010. Transactions submitted after 5:00 PM CT will be effective 10/20/2010.

Submit Cancel

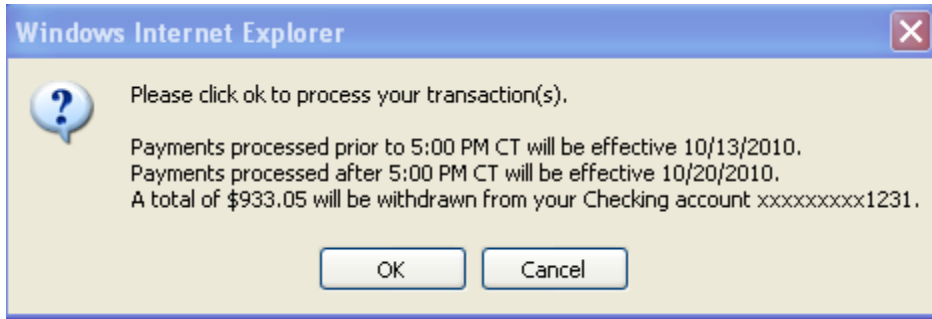
Exit Pay Now

- If the you have multiple bank accounts, select the bank account they want the payment to come out of
- If the user has only one authorized bank account the radio button is auto selected



**NOTE:** "Please note, a separate ACH withdrawal transaction will be created for each payment selected. Savings accounts may allow only a limited number of electronic transactions per month."

You will receive a verification screen as shown below. An e-mail will be sent to your address on file for each payment made.

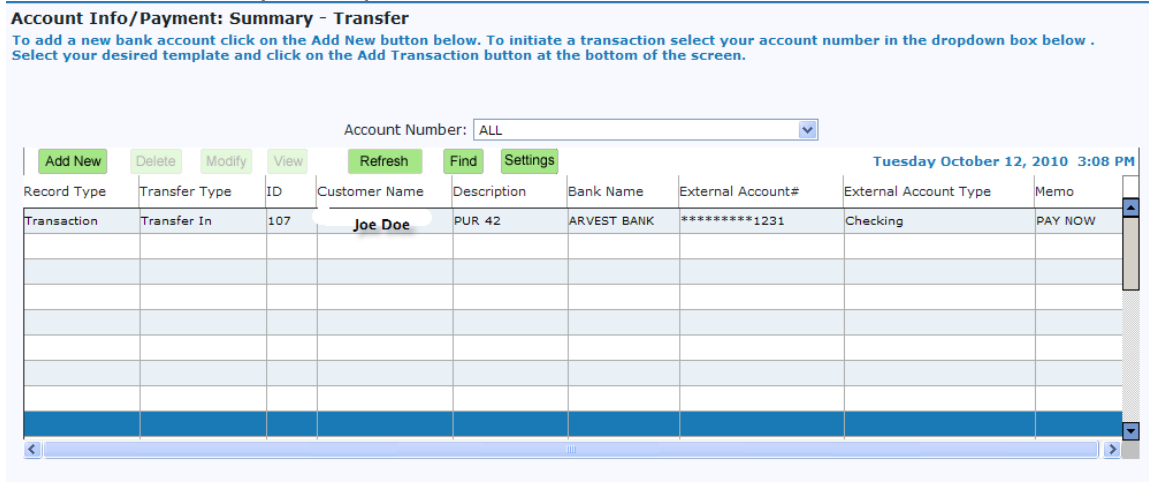


**Note:**

***In the event the user confirms at 4:59 PM CT and the user clicks "ok" after the 5:00 PM CT cut off time Pay Now will not process any of the transactions that are a part of this batch. The user will return to the main Pay Now screen and receive this message:***

**"Payments selected were not completed prior to the current day's cutoff time (5:00 PM CT). Please resubmit your transactions."**

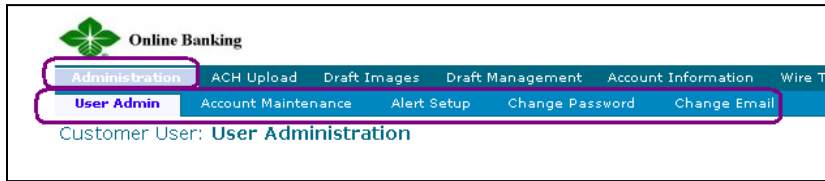
The pending payment is also viewable in the Transfer/Payment Summary Screen under the Account/Info Payment option:



## Administration Service

**Administration** activities allow customers to manage options within their online banking service, including maintaining their password and email address, maintaining customized nicknames for accounts, setting up alerts and managing online banking sub-users (if any).

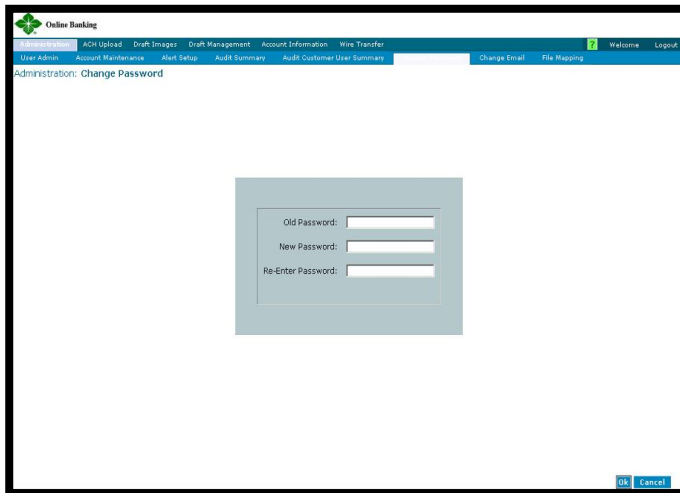
The **Administration** activities available are listed in the second navigation bar when you click on the **Administration tab** in the main navigation bar.



### **Activity: Change Password**

You may change your online banking password at any time.

1. Select the **Administration** option from the main navigation bar.
2. Click on the **Change Password** option on the second navigation bar.
3. Enter your current password in the **Old Password** field on the **Change Password** page. Enter your new password in the **New Password** field.



**TIP:** Your new password must be different from your old one. Valid password attributes include:

- Up to 15 alphanumeric characters
- A minimum of 8 characters
- At least four (4) alpha and two (2) numeric characters
- Not case sensitive
- Maximum number of times the same character can be used is three (3)
- Valid characters are limited to the following: **A-Z a-z 0-9 ! ? . : ; @ # \$ & + |**

4. Enter the new password again for verification purposes in the **Re-Enter Password** field. Click **OK**.
5. Click the **Cancel** button if you decide not to change your password at this time. You will be returned to your online banking **Welcome Page**.

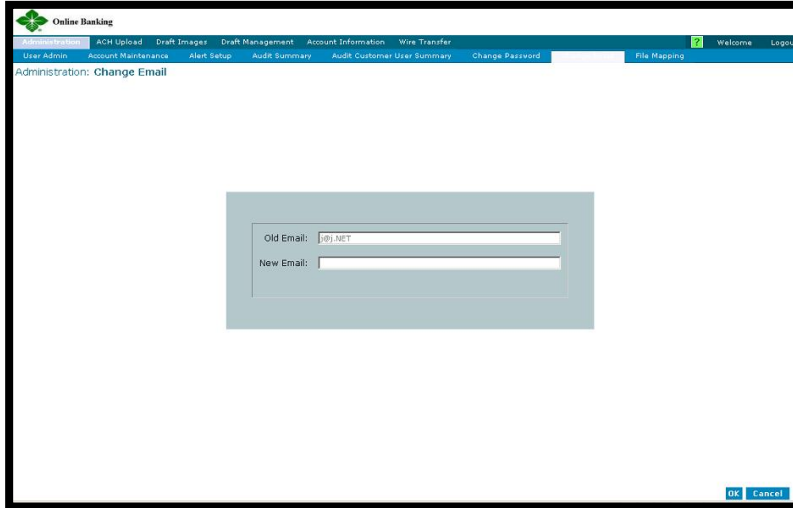
### **Activity: Change Email**

You may change your online banking password at any time using the online banking administration service. Complete the following steps to update your user profile with your new or changed email address.



**IMPORTANT:** Please use **Change Email** to update your user profile whenever your email address changes.

1. Select the **Change Email** option from the navigation bar under the **Administration** tab. The **Change Email** page displays.
2. In the **Old Email** field, the email address that is currently in your user profile is displayed.



**TIP:** An email address was required at the time of enrollment, so this field should never appear blank.

3. Enter your new email address in the **New Email** field. Click **OK** to save your entry in your user profile.

Click **Cancel** to quit the **Change Email** page without saving the new email address.

### **Other Administrative features include:**

- Creating 'nicknames' for your accounts
- Creating Alerts
- Granting Sub-Users Permission

You may contact our office for more information on these features.