Farm Credit Services of Western Arkansas

Online Banking

Customer Quick 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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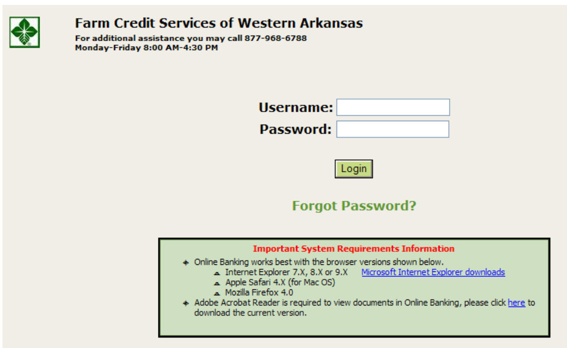
Log In To Online Banking

1. Access Online Banking by clicking the LogIn Button on our website

   www.myaglender.com

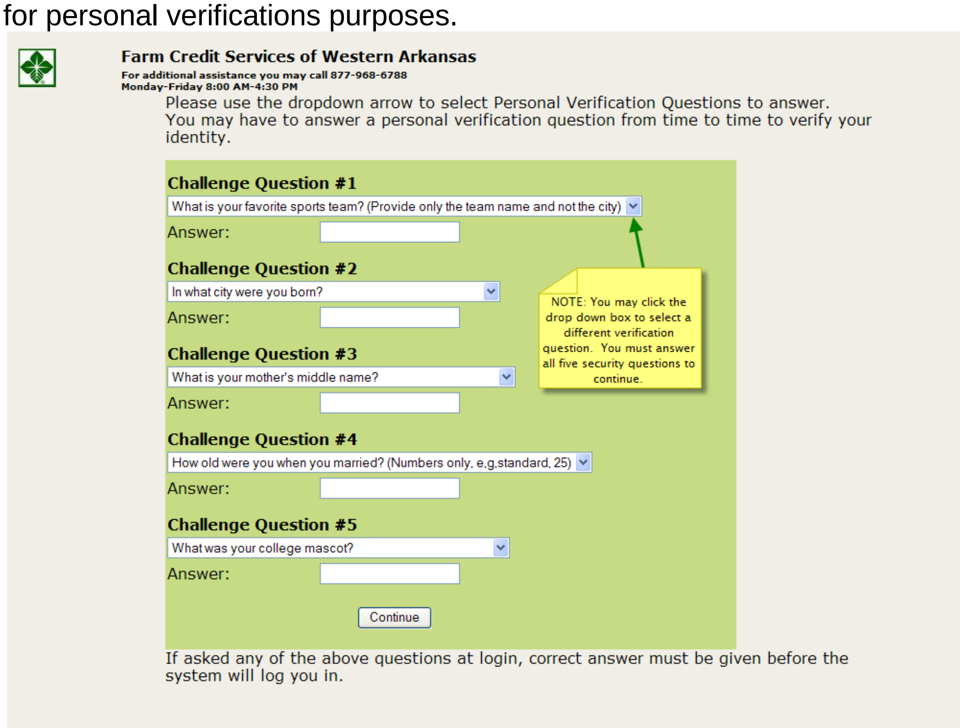


2. Enter your user name and the password created during the enrollment

3. Click the **Login**  button or press the **Enter** key.

NOTE: If this is your first time to login since enrolling, you may be required to update your Personal Verification Questions. See step 4 below for guidance. Otherwise continue to the next section “Online Banking Home Page

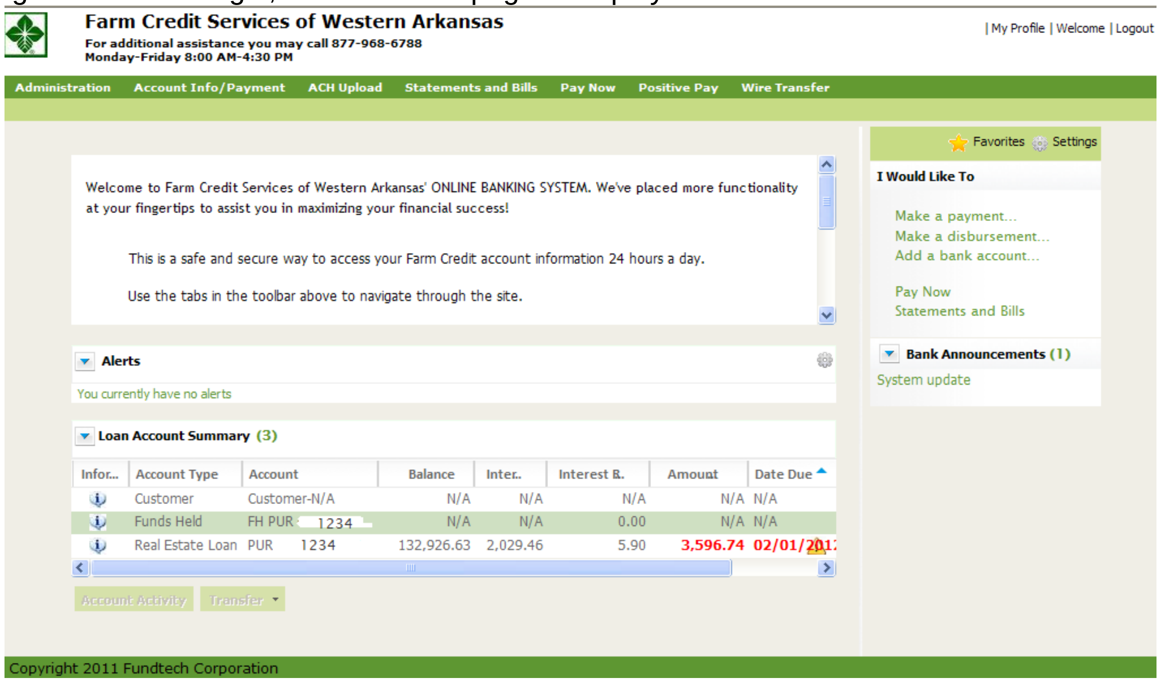
4. Please provide answers for five challenge questions. NOTE: Notice there is a drop down box to see different question options. These questions may randomly be asked upon login for personal verifications purposes.



After you have provided answers to the Personal Verification Questions, click Continue. You will then be asked to complete three question and answer options in case you ever request to use the forgot password option. After you have provided those question and answer options, click continue. You will then be guided to the Online Banking Welcome Screen.

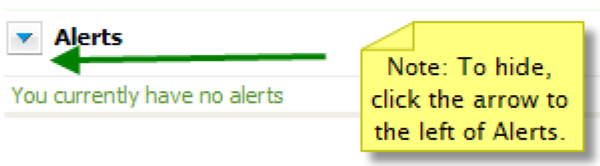
Online Banking Home Page

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



Alerts

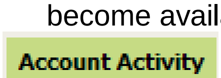
Your **Welome** page may display messages and other alerts you can customize.



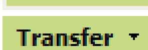
Loan Account Summary

The Loan Account Summary table will list your current loans and investments accounts you have with FCS. From this table you can select an account to view details, view transaction history or make a transaction.

To make a transaction or to view of your account's transaction history, simply do a single click on that account. When the account is in Bold Green, two buttons become available.



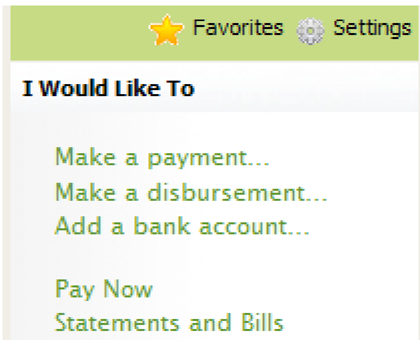
- will allow you to view transaction history.



- will allow you to transfer money from external bank accounts to the account selected.

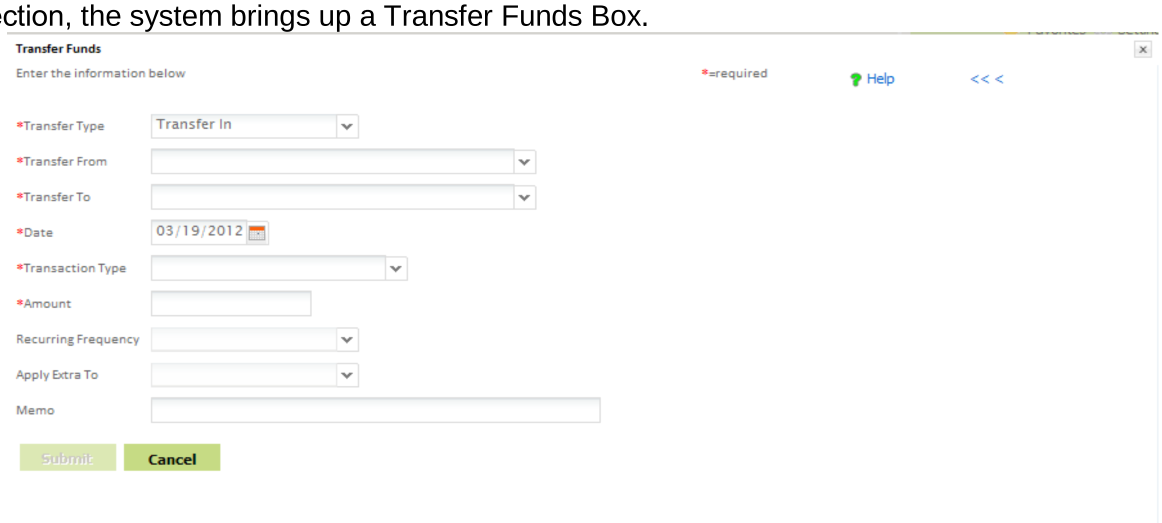
Note: To view account details, simply double click on that account in the loan account summary table..

I Would Like To: This section gives you the option to make payments on a particular account, add an external bank account, pay all current accounts due or view current bills or statements just by clicking the option you desire.



Make a Payment (Make a Disbursement)

When you click on the Make a Payment (Disbursement) option from within the "I Would Like To" section, the system brings up a Transfer Funds Box.



Complete the fields as follows:

Transfer type: Select **Transfer In** to make a loan payment or deposit funds into your investment account. Select **Transfer Out** to disburse funds out of your account.

NOTE: <u>Depending on the account type, disbursements from your account may not be allowed through online banking. If a disbursement is not allowed, you will receive a message "No Data Matches Selection Criteria" if you select transfer out.</u>

Transfer From: Select an external bank account to transfer money from. If you have not entered an account, you will have an option to add an external account in the drop down menu.

Transfer To: From the drop down box, select the loan or investment account you want to apply the money towards.

Date: From the calendar, select the date you would like to process your transaction.

TIP An ACH transaction submitted before 5:00 PM Central Time must be dated for the next business day or later.

Transaction Type:
Recurring – Set up payment to process automatically monthly, quarterly, semi-annual or annually
One time – set up transaction to occur just once on the date requested and no future transactions.
Interest Only – applies a one time payment to interest only.
Special Principal Payment – applies a one time payment to special principal and not towards current or future billings.

Apply Extra To: On recurring and one time payments, the system requires to you enter where you would want extra money applied in case payment is more than billing due.

Click Submit. You will receive a confirmation screen of payment with an option to print at this time.

TRANSFER CONFIRMED

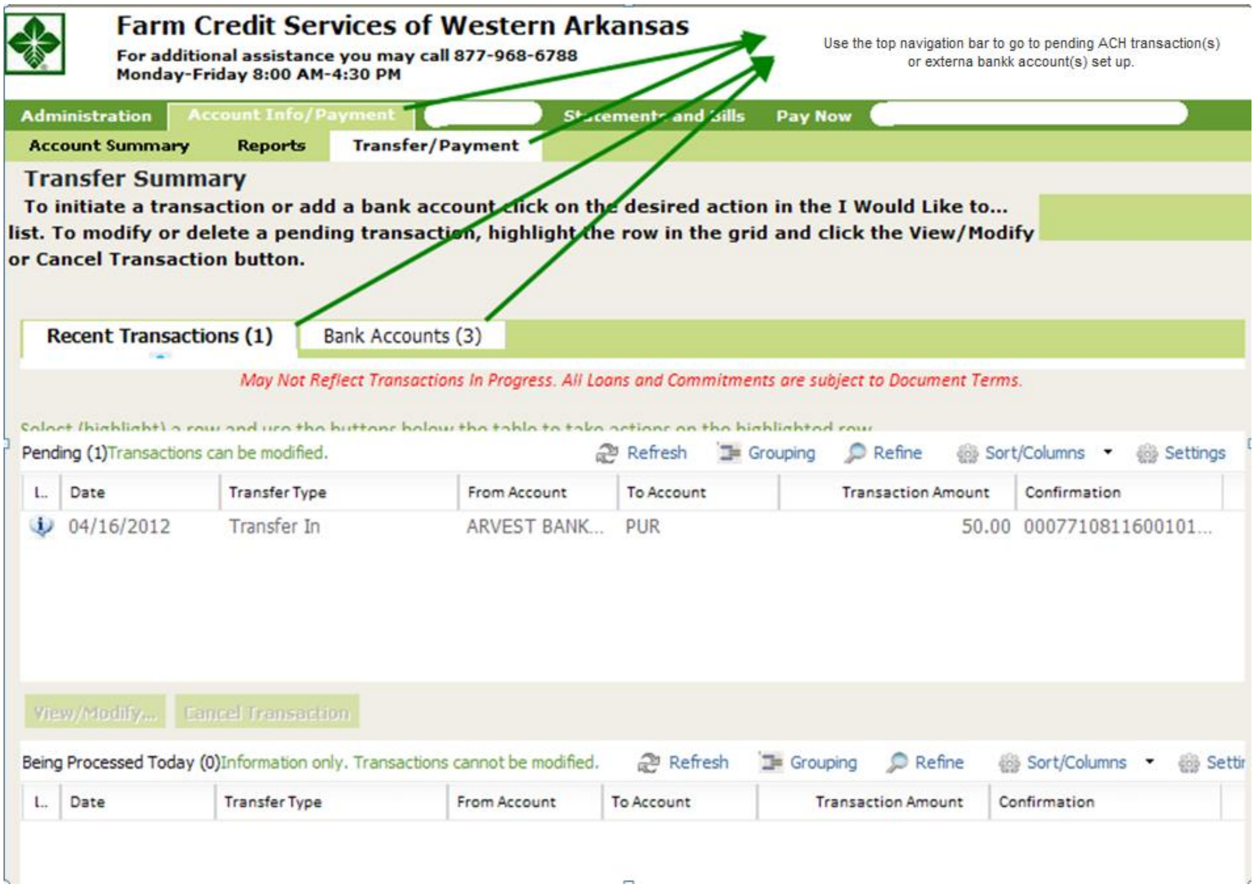
Print

Your transfer has been successfully submitted to the bank.

Confirmation Number	000771081160010120120316111147219482
Type	Transfer In
From	BANK Checking 1231
To	Ln #1234
Pay on	04/16/2012
	One Time
Amount	50.00
Recurring Frequency	
Memo	

Close | Create Another..

TIP To see all pending ACH transactions you have or to edit or delete those transactions, simply click on the Scheduled Transactions option under the Quick Link on the Welcome Page. Or you may click on Account Info / Payment in the main navigation bar from any page in online banking. Then select Transfer/Payment in the 2nd navigation bar.



Add a bank account

Within the “I Would Like To” section, click on the “Add a bank account” feature to provided necessary external bank account information for any future transfers transactions from (or to) when making a payment (or disbursement).

Pay Now

The Pay Now feature option will bring up all billings currently due. From this screen you can click on all accounts you would like to make the payment due, select the external account you would like to process from and click submit.

NOTE

NOTE: This option is only available to accounts that have a current amount owed. To make special payments or funds held deposits, please see “Make a Payment”.

Statements and Bills

With a simple click of on the statements and bills in the “I Would Like To” box you can view your most recent billings, year end statements and tax returns in Adobe pdf format.

Bank Announcements

Click in the announcement listed in green to see any upcoming maintenance, changes or upgrades that may be posted by FCS.

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 Info/Payment tab** on the main (service) navigation bar.

2. Click on the **Reports tab** on the activity navigation bar.

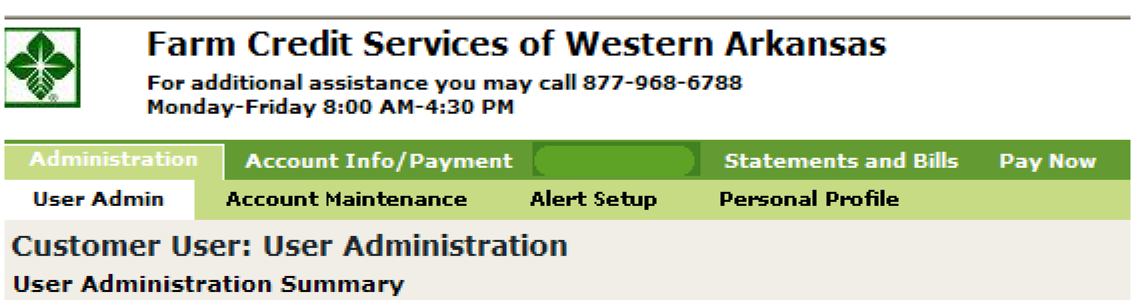
3. The **Report Summary** page is displayed. This summary lists the report options currently set up on the system. If a report has not been set up, the summary will not contain any records. The listing displays:
    - Report Name
    - Report Type
    - Report Description
    - Created By

NAVIGATION TIP: You may create a report by clicking on the add new button. When finished creating report, click preview or save. Once saved, the report will now show up on the report summary page.

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.



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 **Personal Profile** option on the second navigation bar.

3. Click on the Change My Password from within the profile box.

4. Enter your current password in the **Old Password** field and a newly created 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 ! ? . : ; @ # $ & + |**

5. Enter the new password again for verification purposes in the **Re-Enter Password** field. Click **Save**.

6. Click the **Cancel** button if you decide not to change your password at this time.

To return to the home page click on **Welcome Page** in the top right corner.

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 **Administration** option from the main navigation bar.

2. Click on the **Personal Profile** option on the second navigation bar.

3. Update your email address in the **Email** field and click save.

4. 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.