



Digital Banking Borrowers' Guide

Farm Credit of the Virginias

February 2024

DIGITAL BANKING USER GUIDE

Welcome to Farm Credit of the Virginias Digital Banking! Whether you're using a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient. This guide offers instructions for:

- Registering – page 1.
- Logging in – page 4.
- Resetting your password – page 5.
- Unlocking your account – page 7.

Getting started

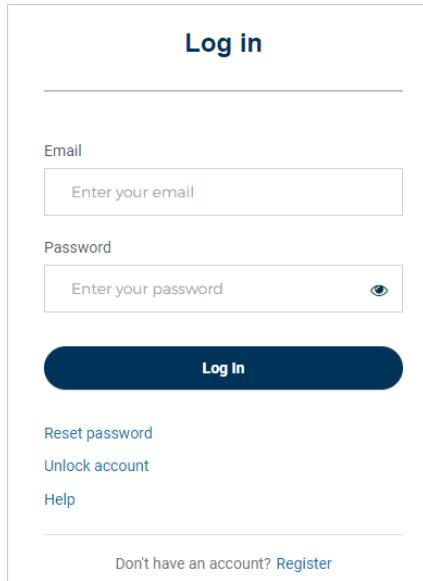
Digital Banking system requirements

Farm Credit of the Virginias Digital Banking supports Microsoft Edge, Google Chrome and Safari. Our recommendation is that borrowers maintain the latest version of their preferred browser to ensure that the latest security patches are in place.

If you don't see the loans you're looking for after registering, please use the feature at the bottom of the Account Summary page: "Don't see your loan? Click here to add it." Follow the prompts on the screen to add your additional loans.

How do I register?

- Type www.FarmCreditofVirginias.com into your browser and click **Digital Banking**, which is located at the top right-hand corner of the site.
- Click **Register** on the **Log in** page.

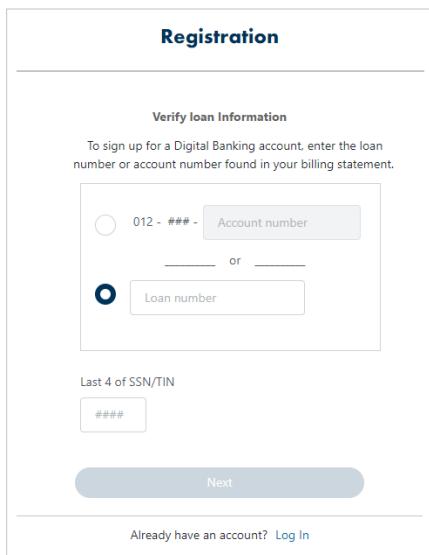


The image shows the 'Log in' page. It features a 'Log in' header, two input fields for 'Email' and 'Password' with placeholder text 'Enter your email' and 'Enter your password' respectively, and a large blue 'Log In' button. Below the input fields are links for 'Reset password', 'Unlock account', and 'Help'. At the bottom, there is a link 'Don't have an account? [Register](#)'.

You must have the following information to register:

- Social Security number or taxpayer ID number.
- Account number or loan number.

TIP: Your account number can be found at the top of your billing statement.



The image shows the 'Registration' page. It has a 'Registration' header and a 'Verify loan Information' section with the text: 'To sign up for a Digital Banking account, enter the loan number or account number found in your billing statement.' There are two radio buttons: one for 'Account number' (selected) and one for 'Loan number'. Below these are fields for 'Last 4 of SSN/TIN' (containing '####') and a 'Next' button. At the bottom, there is a link 'Already have an account? [Log in](#)'.

- Enter your account number or loan number and the last four digits of your Social Security number or taxpayer ID number.
- Click **Next**.

Register

First name

Last name

Login Email

Password

👁

Password requirements:

- At least 10 characters
- A lowercase letter
- An uppercase letter
- A number
- A symbol
- No parts of your username
- Does not include your first name
- Does not include your last name
- Your password cannot be any of your last 4 passwords
- At least 1 day(s) must have elapsed since you last changed your password

Next

[Already have an account? Log in](#)

- Enter your first name, last name and email address to create your password.

Set up security methods

emily.batchelor410+1234@gmail.com

These security methods help protect your account by ensuring only you have access.

Set up required

Email

Verify with code sent to your email.

Phone

Verify with your phone

Security Question

Choose a security question and answer that will be used for signing in

- Set your security methods. You must set up all required security methods:
 - Email.
 - Cell phone number.
 - Security question.

Set up security question



Borrower@gmail.com

Choose a security question
 Create my own security question

Choose a security question

What is the food you least liked as a child? ▾

Answer

..... 

Verify

[Back to security methods](#)
[Back to login](#)

NOTE: When setting up your security question, you can either choose from a predefined list or create your own question.

Borrower@gmail.com

emily.batchelor410+test52523@gmail.com

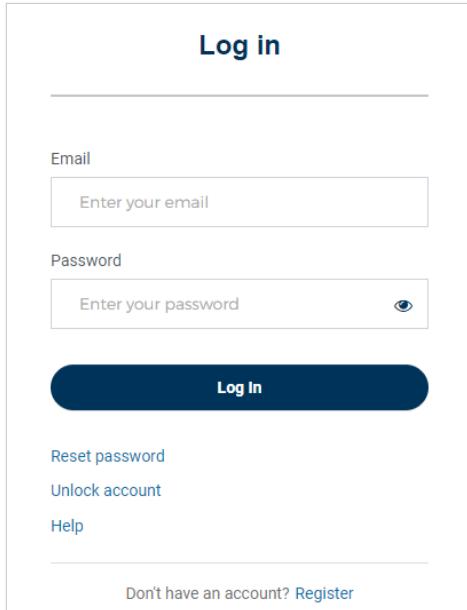
Required security methods have been setup; additional methods can be found in settings after clicking Complete Registration.

Complete Registration

- After successfully verifying the last security method, Click complete registration. The **Digital Banking Terms and Conditions** will appear.
- **Click Accept.**
- You should now see your **Accounts Summary**.

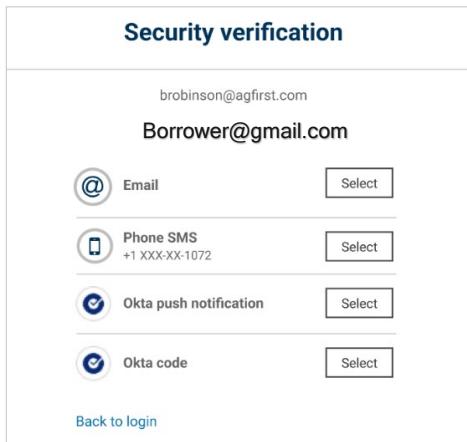
How do I log in?

- Visit the Farm Credit of the Virginias website and click **Digital Banking**, which is located at the top right-hand corner of the site.
- Enter your email address and password.
- Click **Log In**.



The screenshot shows the 'Log in' page. At the top is a 'Log in' button. Below it are two input fields: 'Email' (placeholder: 'Enter your email') and 'Password' (placeholder: 'Enter your password', with an eye icon for visibility). Below the password field is a 'Log In' button. At the bottom of the page are links for 'Reset password', 'Unlock account', and 'Help'. At the very bottom is a link 'Don't have an account? Register'.

- Select one of the security verification methods.

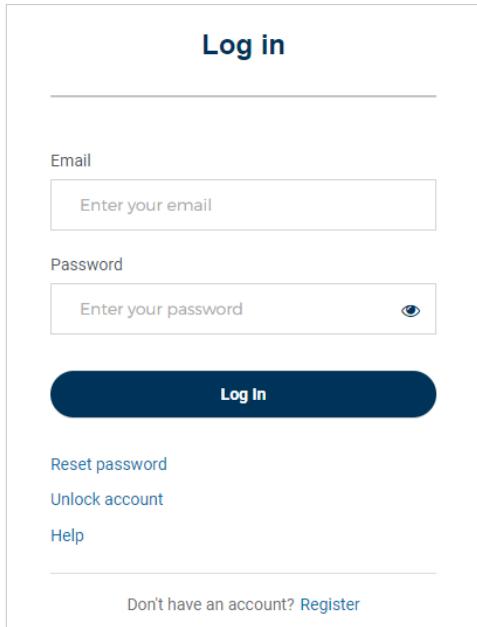


The screenshot shows the 'Security verification' page. It lists four verification methods: 'Email' (selected), 'Phone SMS' (number: '+1 XXX-XX-1072'), 'Okta push notification', and 'Okta code'. Each method has a 'Select' button to the right. At the bottom is a 'Back to login' link.

After successfully verifying, you should see your **Account Summary**.

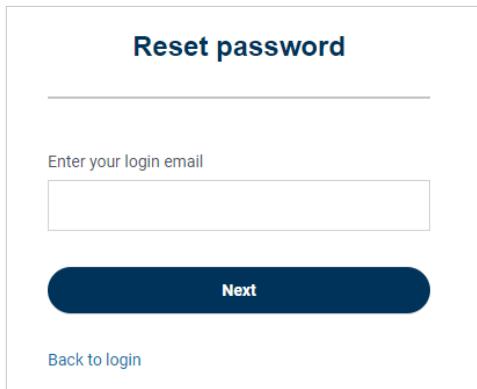
How do I reset my password?

- Visit the Farm Credit of the Virginias website and click **Digital Banking**, which is located at the top right-hand corner of the site.
- On the **Log In** page, select **Reset password**.



The image shows the 'Log in' page of a website. At the top, it says 'Log in'. Below that is a 'Email' field with the placeholder 'Enter your email'. Below that is a 'Password' field with the placeholder 'Enter your password' and an 'eye' icon for password visibility. Below the fields is a large blue 'Log In' button. Underneath the button are three links: 'Reset password', 'Unlock account', and 'Help'. At the bottom of the page, it says 'Don't have an account? [Register](#)'.

- Enter your email address.
- Click **Next**.



The image shows the 'Reset password' page. At the top, it says 'Reset password'. Below that is a 'Enter your login email' field. Below the field is a large blue 'Next' button. At the bottom of the page, it says 'Back to login'.

- Select one of the security verification methods.

Reset password

Borrower@gmail.com

Select a security method to verify it's you:

	Email	<input type="button" value="Select"/>
	Okta push notification Okta Verify	<input type="button" value="Select"/>
	Phone	<input type="button" value="Select"/>

[Back to login](#)

- Answer the **Security question** after verification.

Reset password

Borrower@gmail.com

Password requirements:

- At least 10 characters
- A lowercase letter
- An uppercase letter
- A number
- A symbol
- No parts of your username
- Does not include your first name
- Does not include your last name
- Your password cannot be any of your last 4 passwords
- At least 1 day(s) must have elapsed since you last changed your password

New password

Re-enter password

Sign me out of all other devices

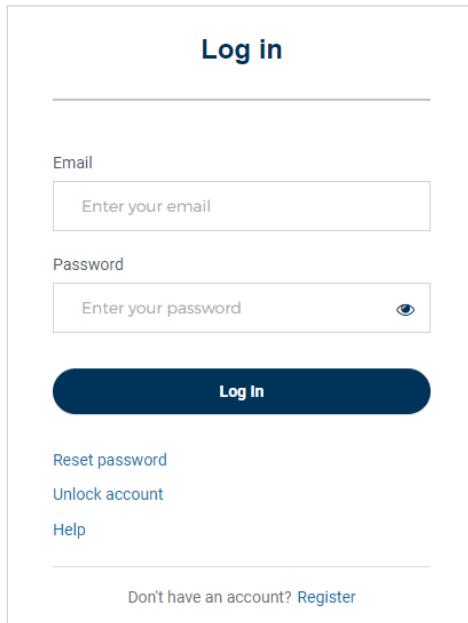
Reset Password

[Back to login](#)

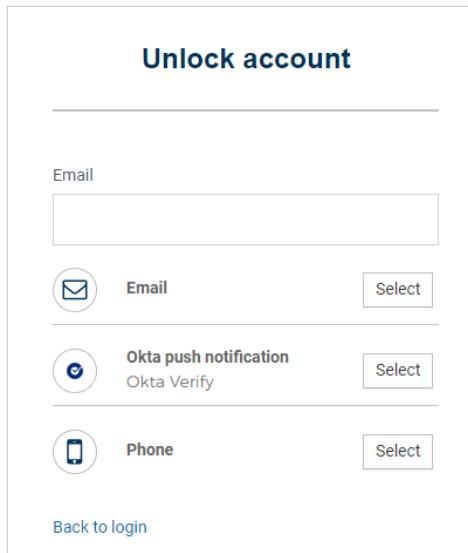
- The **Reset password** screen will appear after the security question has been successfully answered.
- Create your new password.
- Click **Reset password**.
- You'll soon receive a confirmation email letting you know that you've successfully reset your password.

How do I unlock my account?

- **NOTE:** Your account will be locked after 10 unsuccessful login attempts. Follow these steps to unlock your account if you're not redirected after the 10th attempt.
- Visit the Farm Credit of the Virginias website and click **Digital Banking**, which is located at the top right-hand corner of the site.
- Click **Unlock account** on the **Log in** page.



The screenshot shows the 'Log in' page. At the top is a 'Log in' button. Below it are fields for 'Email' (placeholder: Enter your email) and 'Password' (placeholder: Enter your password, with an eye icon for visibility). A 'Log In' button is at the bottom of the form. Below the form are links for 'Reset password', 'Unlock account', and 'Help'. At the very bottom is a link 'Don't have an account? Register'.



The screenshot shows the 'Unlock account' page. It has a 'Email' field with a placeholder. Below it are three options: 'Email' (selected, with a 'Select' button), 'Okta push notification (Okta Verify)' (with a 'Select' button), and 'Phone' (with a 'Select' button). At the bottom is a 'Back to login' link.

- Enter your email address.
- Select a security verification method.

NOTE: Once security validation is complete, enter your password. You'll soon receive a confirmation email letting you know that you've successfully unlocked your account.