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.
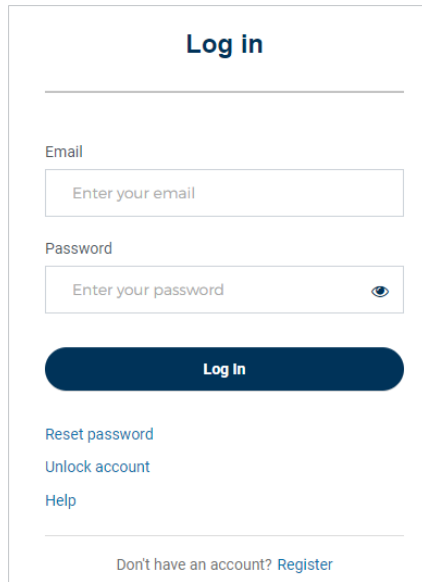- Unlocking your account – page 7.

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.

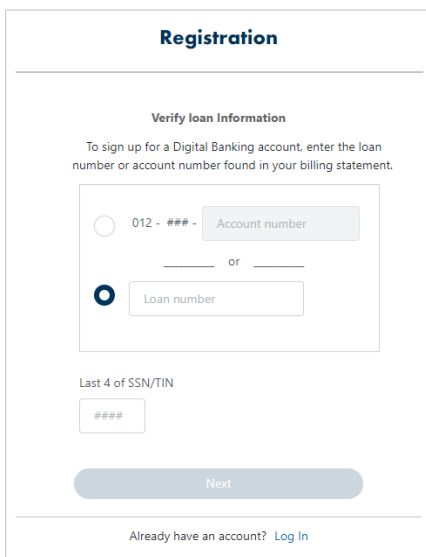- Click **Register** on the **Log in** page.

You must have the following information to register:
- Social Security number or taxpayer ID number.
- Account number or loan number.

TIP: Both your account number and loan number can be found at the top of your billing statement.

- 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.   Set up

▯ **Phone**
Verify with your phone   Set up

🛡 **Security Question**
Choose a security question and answer that will be used for signing in   Set up

- Set your security methods. You must set up all required security methods:
  - o   Email.
  - o   Cell phone number.
  - o   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.
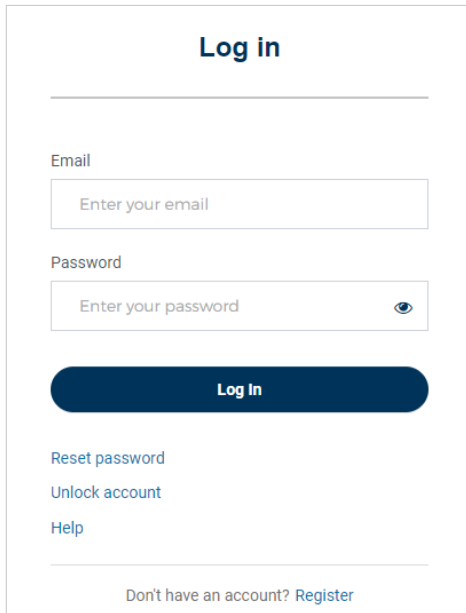
Borrower@gmail.com

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.**
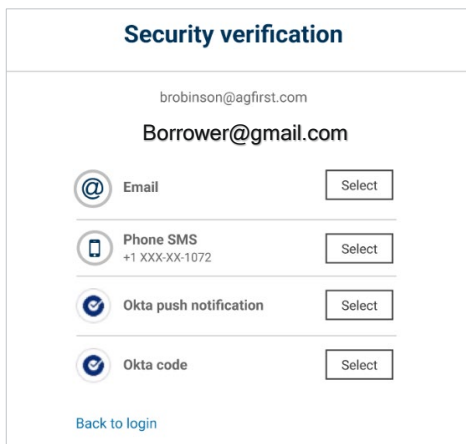
- You should now see your **Accounts Summary.**

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**.

- Select one of the security verification methods.

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

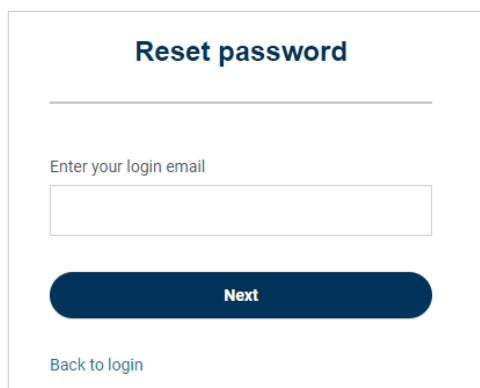**TIP:** When using the Phone SMS option, be sure to hit "Send code."

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.**

- Enter your email address.

- Click **Next.**

- Select one of the security verification methods.

Reset password

Borrower@gmail.com

Select a security method to verify it's you:

✉	Email	Select
⊘	Okta push notification Okta Verify	Select
▢	Phone	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

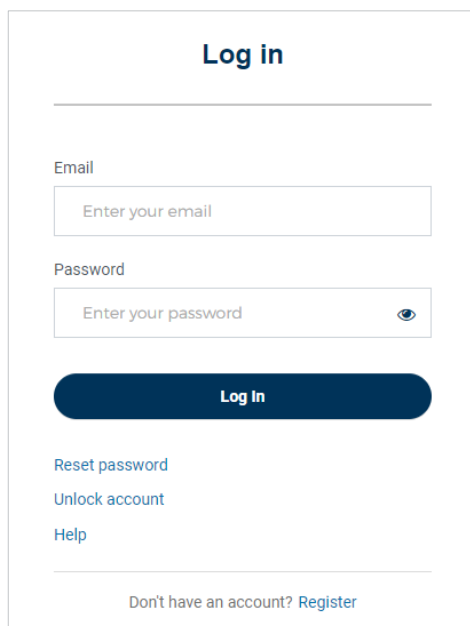Re-enter password

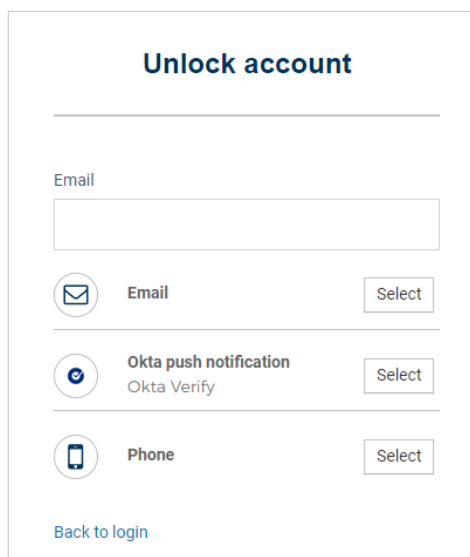☐ Sign me out of all other devices

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.

- 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.