

Digital Banking Borrowers' Guide

November 2025



DIGITAL BANKING BORROWERS' GUIDE

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Overview

Our Digital Banking platform enables borrowers to access their accounts anytime, anywhere using a personal computer, tablet or mobile phone. Your association's Digital Banking app is available for free download from Google Play and the Apple App store.

Digital Banking supports Microsoft Edge, Google Chrome and Safari. Our recommendation is that you ensure you have the most recent version of your preferred browser to ensure that the latest security patches are in place.

Key features

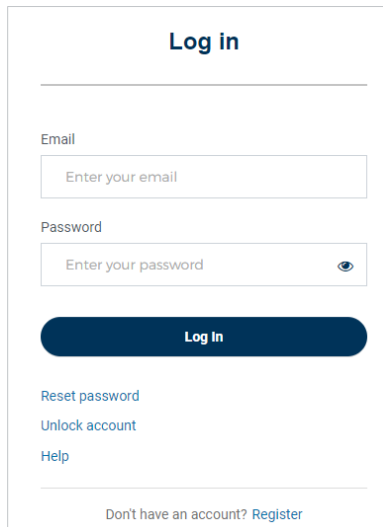
Managing your Farm Credit account online and on-the-go is easy and convenient! Not only can you access and manage your loans from virtually anywhere, but you can also:

- Access funds from your line of credit.
- Schedule unlimited current and future-date payments.
- Access up to 25 months of billing statements and transaction history.
- Enable co-borrowers to register to view and manage loans.
- Download and view annual statements and tax documents.
- Benefit from enhanced login features that keep your online sessions safe and secure.

How to register

- Visit your association website and click **Digital Banking**, which is located at the top right corner of your screen.

Digital Banking uses **Okta** for identity management. If you have used this service with a Farm Credit Association, you may already have login credentials.

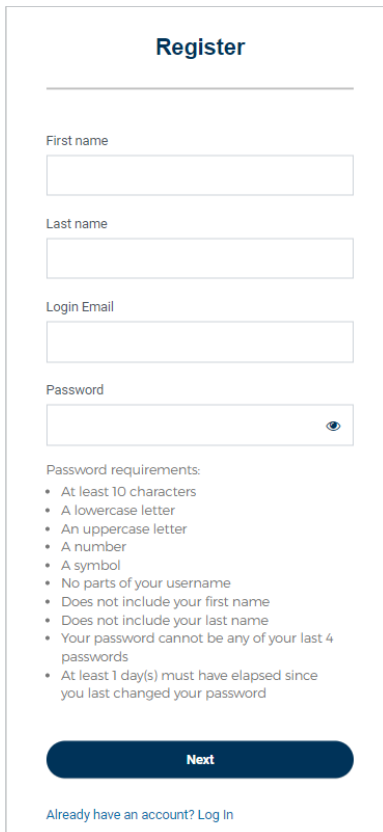


The screenshot shows the 'Log in' form. At the top is the title 'Log in'. Below it is a horizontal line. There are two input fields: 'Email' with the placeholder 'Enter your email' and 'Password' with the placeholder 'Enter your password' and an eye icon for toggling visibility. Below the password field is a dark blue 'Log in' button. Underneath the button are three links: 'Reset password', 'Unlock account', and 'Help'. At the bottom, there is a link that says 'Don't have an account? Register'.

The following information is required 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 screenshot shows the 'Register' form. At the top is the title 'Register'. Below it is a horizontal line. There are four input fields: 'First name', 'Last name', 'Login Email', and 'Password'. The 'Password' field has an eye icon for toggling visibility. Below the password field, there is a section titled 'Password requirements:' followed by a list of 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

 Below the requirements is a dark blue 'Next' button. At the bottom, there is a link that says '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**.
- Enter your first name, last name and email address to create your password.

Set up security methods

Borrower@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 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](#)

You're almost done!

Borrower@gmail.com

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

Complete Registration

- Set up all three required methods:
 - Email.
 - Cell phone number.
 - Security question.
- When setting up your security question, you can either choose from a predefined list or create your own question.
- 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**, and you'll soon receive an email confirming your registration.

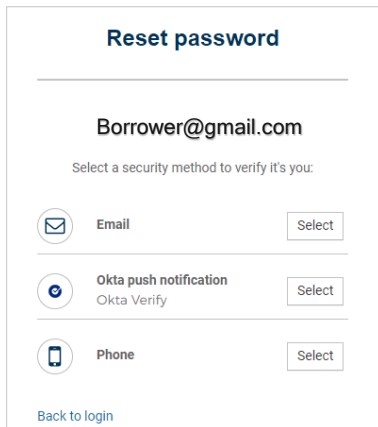
How to log in

- Visit your association's website and click **Digital Banking**, which is located at the top right corner of your screen.
- Enter your email address and password.
- Click **Log In**.

- Select a security verification method.
- After successfully verifying, you should see your **Account Summary**.

How to reset your password




- Visit your association's website and click **Digital Banking**, which is located at the top right corner of your screen.
- On the **Log In** page, select **Reset password**.
- Enter your email address.
- Click **Next**.



Reset password

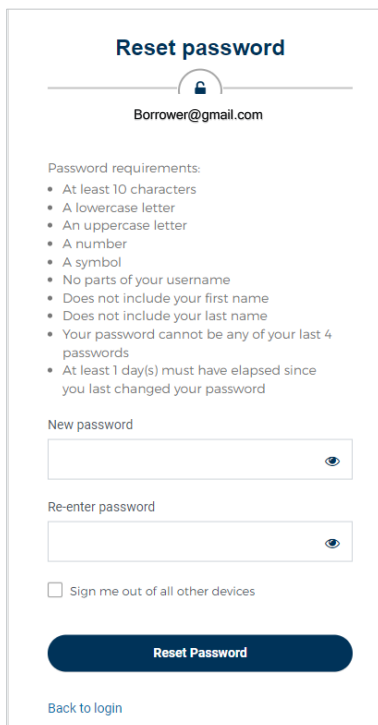
Borrower@gmail.com

Select a security method to verify it's you:


-  **Email**
-  **Okta push notification**
Okta Verify
-  **Phone**

[Back to login](#)

- Select a security verification method.
- 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 display.
- Create your new password.
- Click **Reset password**.
- You'll soon receive an email letting you know that you've successfully reset your password.

How to unlock your account

Your account will be locked after 10 unsuccessful login attempts for your security. Please follow these steps to unlock your account if you're not redirected after the 10th attempt.

- Visit your Association's website and click **Digital Banking**, which is located at the top right corner of your screen.
- Click **Unlock account** on the **Log in** page.

- Enter your email address.
- Select a security verification method.
- Once security validation is complete, enter your password.
- You'll soon receive a confirmation email letting you know that your account has been unlocked.

The main menu



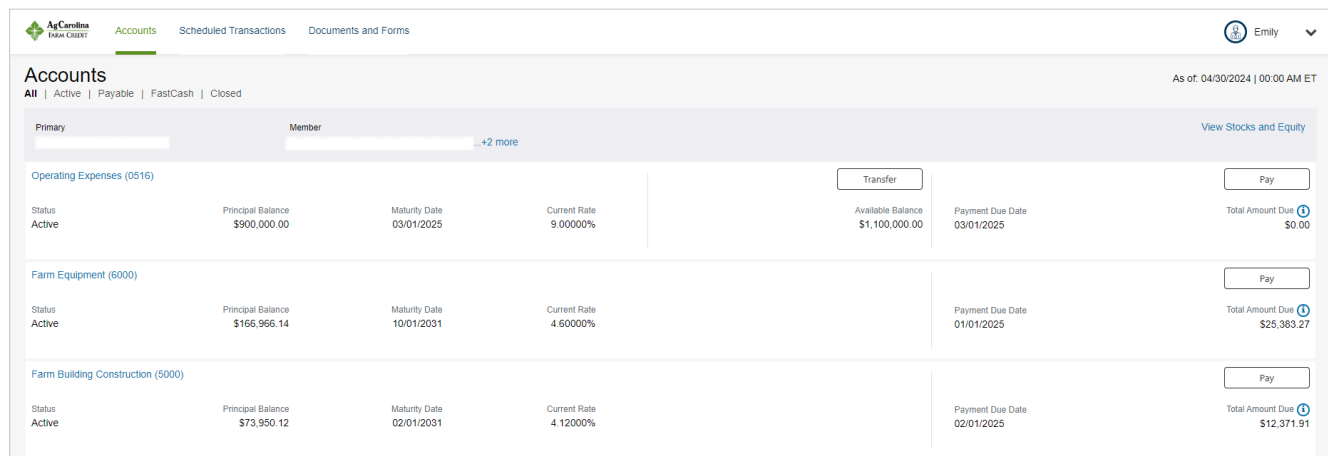
The main menu enables you to:

- Access your accounts.
- Schedule transactions.
- Access and print documents and forms.
- Communicate with us via secure mail (if applicable to your association).

You can also access and update your user profile, visit our Help Center and log out.

Account Summary

Your **Account Summary** displays information about your loans, including all active, payable, FastCash and closed loans. This is also where you can make payments and transfers.



The following information is also displayed on your **Account Summary**:

- **As-of date** – The latest information about your loan(s).
- **Account Filters** – All active, payable, FastCash and closed loans.
- **Association Details** – Your name, email address and phone number.

- **Customer Name** – The names of primary borrower(s) and others on the loan.

Accounts As of: 04/30/2024 | 00:00 AM ET

All | Active | Payable | FastCash | Closed

Primary Member [+2 more](#) [View Stocks and Equity](#)

Operating Expenses (0516)

Status	Principal Balance	Maturity Date	Current Rate	Transfer	Available Balance	Payment Due Date	Total Amount Due
Active	\$900,000.00	03/01/2025	9.00000%		\$1,100,000.00	03/01/2025	\$0.00

- **Loan Name and Loan Number.**
- **Loan Details** – Shows loan status, principal balance, maturity date, current interest rate, available balance, payment due date and due amount.
- **Pay** – Enables you to make a payment and notifies you that the AutoDraft feature is active, if applicable.
- **Transfer** – Navigates to the **FastCash Transfer** screen.
- **View Stock and Equity** – Shows borrower details, stock or participation certified balances and any equities associated with the account.
- **Account Tags** – Tags are displayed to indicate that loans are Past Due, on AutoDraft, Paid or are Coming Due.
 - **Past Due** – The loan has an outstanding balance from a previous installment period.
 - **AutoDraft** – If a loan is AutoDraft-enabled, installments will not be displayed. The payment will be transferred as scheduled.
 - **Paid** – If the borrower has already committed the funds to satisfy the current installment through a combination of Funds Held, VACP, Unapplied Funds, Payments or Scheduled Payments, the loan is payment is shown as paid.
 - **Coming Due** – If the current remaining due is greater than 0 and the current date is more than the due date minus 15 days, the loan payment will be shown as Coming Due.

Past Due [Pay](#)

Due Date Past Due
03/01/2025 \$12,136.38

Paid [Pay](#)

Due Date Total Due
04/01/2025 \$0.00

Coming due [Pay](#)

Due Date Total Due
03/15/2025 \$312.81






Important notes

Account Filters

All	Displays all active, closed, new, paid and inactive loans.
Active	Displays only active loans.
Payable	Displays loans eligible for payments.
Closed	Displays closed loans.
FastCash	Enables borrowers to electronically transfer funds from their lines of credit to their checking or savings accounts.

Loan Details will display once a loan number has been selected from the **Accounts Summary** screen.

Loan Activity provides loan-level information and your transaction history for the life of the loan. Filters are available to select a specific date range, balance type, and description to easily find transactions. Loan Activity can be downloaded in CSV format by clicking the blue icon in the top right corner.

Loan Activity				
From	To	Balance Type	Description	Reset Filters 18/18 results
11/13/2024 	11/17/2025 	All 	All 	
Date	Balance Type	Description	Transaction Amount	
09/18/2025	Interest	Int Regular Payment	(\$1,287.18)	
08/13/2025	Interest	Int Regular Payment	(\$1,287.18)	
07/09/2025	Interest	Int Regular Payment	(\$1,245.66)	
07/09/2025	Principal	Prin Regular Payment	\$0.00	
06/09/2025	Interest	Int Regular Payment	(\$1,287.18)	
05/06/2025	Interest	Int Regular Payment	(\$1,245.82)	
04/02/2025	Interest	Int Regular Payment	(\$1,288.95)	
04/02/2025	Principal	Prin Receipt	(\$700.00)	

Loan Details

Association ⓘ

Loan Name



Loan Number

145607810

Loan Status

Active

Interest Rate

8.77000%

Loan Origination Date

05/24/2023

Maturity Date

07/01/2038

Balances

Principal Balance

\$399,293.79

Available Funds

\$0.00

Original Commitment

\$420,000.00

Interest Balance

\$24,864.26

Interest Paid YTD

\$0.00

Current Unapplied
Balance

\$0.00

Funds Held

\$23,262.35



VACP

\$0.00



Fees & Charges

\$569.69

- **Loan Details** also displays the loan name, loan number, loan status, interest rate, loan origination date and maturity date.
- **Balances** displays the principal balance amount, available funds, original commitment amount, interest balance, interest paid year-to-date, current unapplied balance, funds held, accrued interest on funds held, interest earned year-to-date on funds held, and fees and charges.

How to make a payment

Digital Banking administrators can enable and disable online loan payments. Please contact your association if the **Pay** button is disabled.

Here are a few other things to keep in mind:

- Same-day payments can be scheduled and processed if submitted by 2:30 p.m. EST.
- Payments cannot be scheduled on weekends or bank holidays.
- Current-day and future payments can be scheduled up to a year in advance.

Follow these steps to make a payment:

- Select the **Pay** button from the **Account Summary** screen for the loan you want to pay. If the **Pay** button is not enabled, please contact your association for more information.
- The **Make Payment - Schedule Payment** screen will display.

Real Estate (0000)				Pay	
Status Active	Principal Balance \$91,752.49	Maturity Date 07/01/2038	Current Rate 8.40000%	Payment Due Date 07/01/2024	Total Amount Due ⓘ \$4,463.66

- The default payment screen will display so you can make a payment and pay any fees, if applicable.

Payment Details

Installment due on 04/01/2025

\$333.04 ⓘ

Remaining: \$213.04

☒ Installment & fees: \$213.04
 ☐ Custom Payment

Total Payment

\$213.04

Payment Date

05/29/2025

📅 ⓘ

Note: Payments dated for today must be submitted by 2:30 p.m. EST.

Payment From

Checking (9203) ▼

Manage Payment Accounts

Bank Name

Routing Number

Account Number

Account Type

Name on Account

XXX9203

Checking

Checking

Contact Email ⓘ

Secondary Email (optional)

Cancel

Review

- Click the **Calendar** icon to select a payment date.

- Select the account from the dropdown on the **Payment Form**.
 - You can manage payment accounts by selecting **Manage Payment Accounts**. To add a new payment account, go to **User Settings > Payment Account > Add Payment Account**.
 - The **Contact Email Address** is what you entered when registering for Digital Banking.
 - To update your primary email address so you can receive payment notifications, navigate to **User Settings > Contact Preferences**.
 - You can also enter an optional **Secondary Email Address** to receive payment notifications.
- Click **Review** once all information has been verified.
- The **Payment Details – Final Review** screen will display.
- Please review all payment details before scheduling your payment. If everything is correct, check the box at the bottom of the screen and click **Schedule Payment**.
- The **Payment Details – Confirmation** screen will display.
- After your payment has been scheduled, you will soon receive a confirmation email.

If you'd like to pay a customized amount (this includes partial payments or payments outside of the current installment period), including additional principal, select **Custom Payment**.

Payment Details

Installment due on 04/01/2025

\$333.04 ⓘ

Remaining: \$213.04

☐ Installment & fees: \$213.04

☒ Custom Payment

Installment

\$213.04 ⓘ

Additional Principal

\$0.00

Total Payment **\$213.04**

Payment Date

05/29/2025 ⓘ

Note: Payments dated for today must be submitted by 2:30 p.m. EST.

Payment From

Checking (9203) ▼

Bank Name

Routing Number

Account Number XXX9203

Account Type Checking

Name on Account Checking

Manage Payment Accounts

Contact Email ⓘ





loginregaa+EE14@gmail.com

Secondary Email (optional)

Cancel

Review

- Enter the **installment Amount** and **Additional Principal** if applicable.
- The **Payment Details** field is prepopulated with the **Total Amount Due**. You can make changes to the **Payment Amount** field.
- You can make additional principal payments by entering an amount in the **Additional Principal** field.
- **Total Payment** displays the sum of the **Payment Amount** value plus any amount in the **Additional Principal** field.
- Click the **Calendar** icon to select a payment date up to a year in advance.
- Select the account from the dropdown list on the **Payment Form**.
 - You can manage payment accounts by selecting **Manage Payment Accounts**. To add a new payment account, navigate to **User Settings > Payment Account > Add Payment Account**.
 - The **Contact Email Address** is what you entered when registering for Digital Banking.
 - To update your primary email address so you can receive payment notifications, navigate to **User Settings > Contact Preferences**.
 - You can also enter an optional **Secondary Email Address** to receive payment notifications.
- Click **Review** once all information has been verified.
- The **Payment Details – Final Review** screen will appear.
- Please review all payment details before scheduling your payment. If everything is correct, check the box at the bottom of the screen and click **Schedule Payment**.
- The **Payment Details – Confirmation** screen will display.
- After your payment has been scheduled, you will soon receive a confirmation email.

Loan Details		
Association		
Loan Name		
Loan Number		
Loan Status	Active	
Interest Rate	8.50000%	
Loan Origination Date	06/27/2024	
Maturity Date	06/01/2029	
Balances		
Principal Balance	\$29,293.34	
Available Funds	\$0.00	
Original Commitment	\$30,500.00	
Interest Balance	\$593.19	
Interest Paid YTD	\$0.00	
Current Unapplied Balance	\$0.00	
Funds Held	\$0.00	
VACP	\$0.00	
Fees & Charges	\$0.00	
Scheduled Payments (Includes past 30 days)		
No scheduled payments		

- **Loan Details** shows your loan name, loan number, loan status, interest rate, loan origination date and maturity date.
- **Balances** shows your principal balance amount, available funds, original commitment amount, Interest balance, interest paid year-to-date, current unapplied balance, funds held, accrued interest on funds held, interest earned year-to-date on funds held, and fees and charges.
- **Scheduled Payment** shows the date and amount of your payment(s) within the last 30 days.

Payment application

Payment application order:

- Interest (due at receivable due date).
- Principal.
- Escrow, if applicable.
- Outstanding fees.
- Unapplied.

If there is more than one active receivable, principal, interest and escrow will be paid before fees are applied.

The balance will be applied to receivables on the following schedule:

- Unapplied funds will be deducted on the day the receivable is generated.
- Authorized VACP and Authorized Funds Held will be deducted four days before the receivable due date.

The amount due in Digital Banking will reflect the balance that will automatically apply toward the current installment.

How to calculate the amount due:

Amount Due = (Interest + Principal + Outstanding fees) – (Unapplied Funds + Authorized VACP + Authorized Funds Held + Scheduled Transactions + Partial Payments).

Installment period – The time between the due date of the previous receivable and the due date of the next receivable on the calendar.

Payment Screen Tips

- For both AutoDraft and Paid loans you can not submit an installment payment.
 - Borrowers can still make a payment towards the loan outside of the installment period using the custom payment screen. If there are no active receivables outside of the current installment period, the funds will be placed into unapplied.
- If the load is on AutoDraft, borrowers must select custom payment to pay additional principal.
- Under Custom Payment, the fields are available for you to change.
- Borrowers can still select Custom Payment when there are past due amounts. There is an additional "Past Due" field when your payment is past due.

Payment restrictions

Digital Banking's online payment feature can be used with all loan types; however, **additional principal payments are allowed only if the loan is on AutoDraft and the Payment Amount field is disabled. In addition, a payment cannot be more than Principal + Interest + Other - Unapplied Funds.**

You will receive the following warning if you attempt to pay off your loan:

This payment will be applied, however this loan may have additional charges.

For a final payoff quote and to close your loan, contact the association at Info@FarmCreditCFL.com or 863-682-4117

You will receive the following message if your loan is subject to a prepayment penalty and pay more than what is required:

This payment will be applied, however it is subject to a prepayment penalty.

For more details, please contact the association at CustomerContact@farmcreditcfl.com or 863-682-4117

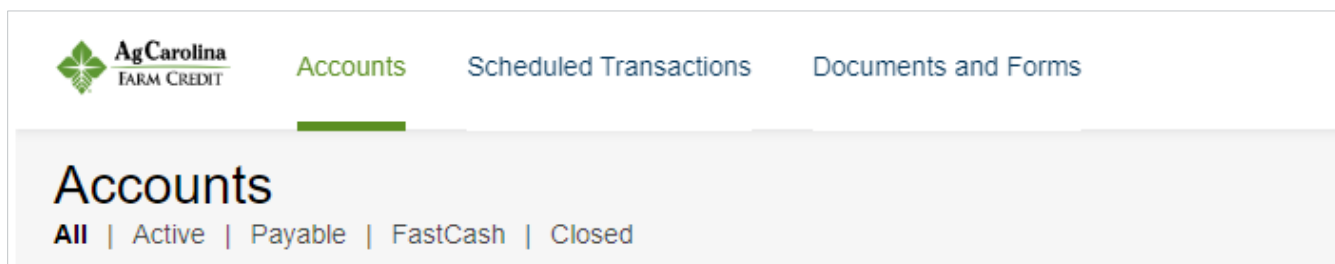
The effective date of payment will be the date the payment was submitted if submitted before 2:30 p.m. EST.

Detail Online Payments - ICSOLP01 reports are produced for online payments. This report lists all payment transactions according to the borrower loan number. Transactions are grouped by borrower if they made payments on multiple loans on the same day. The transaction reference number and submission information is also shown.



The report will be available each afternoon and reflects the payments initiated after 2:30 p.m. EST of the previous business day and before 2:30 p.m. EST on the same day.

How to schedule transactions


You can view scheduled, completed, processing and canceled payments. In addition, transfers are listed for submitted, processing, canceled and completed transfers. Transactions can be seen for the past 30 days under **Scheduled Transactions** from the main menu.



Scheduled payments can be cancelled until 2:30 p.m. EST on the Payment Date. If you notice incorrect payment details, you must cancel and resubmit your payment.

<div>  Accounts Scheduled Transactions Documents and Forms </div>							
Scheduled Transactions (Includes past 30 days)							
All Payments Transfers					Status: All		
Loan Name	Transaction Amount	Transaction Type	Bank Account #	Transaction Date	Status	Reference Number	Cancel
Farm Equipment(3000)	\$289.62	Payment from	XXXXX6123	08/19/2024	Scheduled	AAPPL0027163	

- A **Cancel Payment** popup will display, and you will soon receive an email confirming your cancellation.

Cancel Payment 

Are you sure you want to cancel the payment scheduled for **Farm Equipment (3000)** on 08/19/2024?

Close

Cancel Payment

- Once you cancel your payment, it will be removed from the scheduled payment list.

Borrowers are unable to cancel transfers. If you need to do so, please contact your association for assistance.

How to make a FastCash transfer

- Digital Banking manager-level administrators can enable and disable FastCash transfers for borrowers.
- FastCash transfers submitted on a business day before 2:30 p.m. EST will be processed that day. FastCash transfers submitted after 2:30 p.m. EST will be processed the next business day.
- Association personnel can view all FastCash transfers processed online by accessing report ID ICSFCT01 in Mobius. Available each afternoon, the report reflects transfers entered before 2:30 p.m. EST and those entered after 2:30 p.m. on the previous day.

How to make a funds transfer

- From the **Account Summary** homepage, select the **Transfer** option for your loan.

Accounts
All | Active | Payable | **FastCash** | Closed

As of: 04/30/2024 | 00:00 AM ET

AGCAROLINA FARM CREDIT

Primary [View Stock and Equity](#)

Operating Expenses (3636)

Status Active	Principal Balance \$205,000.00	Maturity Date 03/01/2027	Current Rate 8.50000%	Transfer	Available Balance \$795,000.00	Payment Due Date 03/01/2025	Pay	Total Amount Due ⓘ \$0.00
------------------	-----------------------------------	-----------------------------	--------------------------	--------------------------	-----------------------------------	--------------------------------	---------------------	--

- The **FastCash Transfer** screen will display.
- Enter the **transfer amount**.
 - The transfer amount cannot exceed the available funds balance.
 - The **Primary Email Address** will be the same as what is listed in your profile settings. To update your primary email address to receive transfer notifications, navigate to **User Settings > Contact Preferences**.
 - You can also enter an optional **Secondary Email Address** to receive transfer notifications.
 - Borrowers are unable to cancel transfers. If you need to cancel a transfer, please contact your association for assistance.
- Click **Review**.
- The **Transfer Details - Final Review** screen will display.

Transfer Details

Transfer Amount

Transfer To

Bank Name	
Routing Number	
Account Number	XXXXXX2165
Account Type	Checking
Name on Account	

Contact Email ⓘ

Secondary Email Address (Optional)

[Review](#) [Cancel](#)

- Please review all transfer details before proceeding. If you need to change a field, click **Back**.
- Once everything is correct, check the box at the bottom of the screen and select **Transfer**.
- The **Transfer Details – Confirmation** screen will display.
- You will receive soon receive an email confirmation of the transaction.

How to add a new loan

FARM CREDIT OF CENTRAL FLORIDA ⓘ		
Primary CONTINENTAL FLORAL FL LLC		
Farm Equipment (2000)		
Status Active	Principal Balance \$7,176.95	Maturity Date 06/01/2026
Refinancing (2000)		
Status Active	Principal Balance \$1,325,203.43	Maturity Date 12/01/2040
Farm Equipment (1000)		
Status Active	Principal Balance \$5,659.21	Maturity Date 01/01/2025
Don't see your loan? Click here to add it.		

If your loan does not appear on your **Accounts Summary**, follow these steps to add it:

- Click **here**, at the bottom of the **Account Summary** screen.
- The **Add Loan** screen will display.

Add Loan
✕

Association

▼

Enter the loan number or account number found in your billing statement to add your loan.

☐
012 - ### -

Account number

or

☒

Loan number

Last 4 of SSN/TIN

####

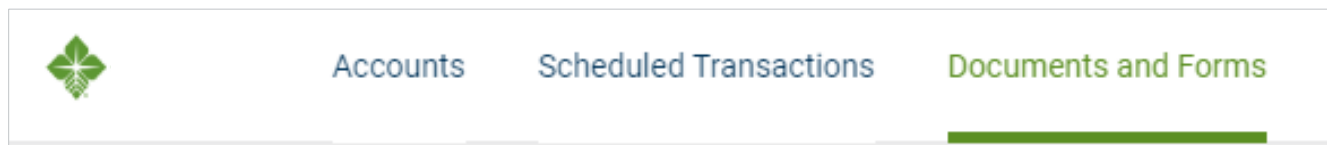
Cancel

Add Loan

- Complete the fields, choose your **association name** from the dropdown options and enter the **Loan Number/Account Number** and **SSN/TIN**.
- Click the **Add Loan** button.
- The newly added loan will now appear in your **Account Summary**.

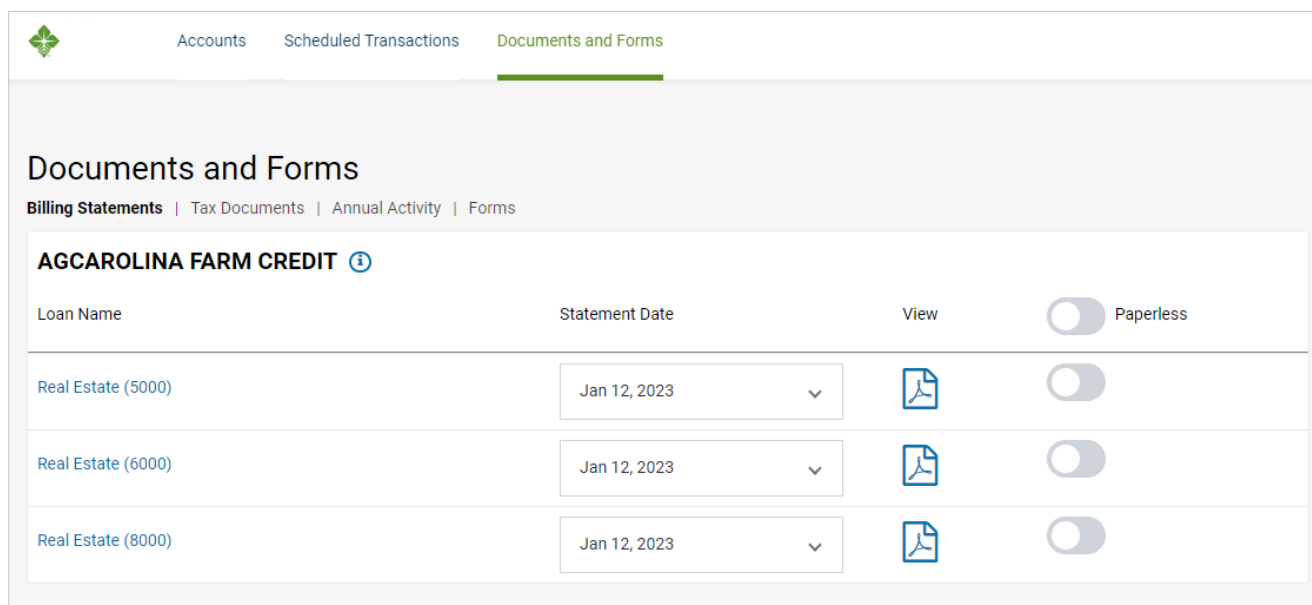
Documents and forms

- Select **Document and Forms** in the top navigation to view and download billing statements, tax documents, annual activity statements and various forms.



How to view and download your billing statement

- View and download your billing statements by selecting a statement date from the dropdown menu for bill generation. You can access up to 25 months of billing statement history.
- Click the PDF icon to view and download a billing statement.
- To go paperless, use the toggle. You can go paperless for all loans or individual loans.



Tax documents

Documents and Forms

Billing Statements | **Tax Documents** | Annual Activity | Forms

2023 ▾

AGCAROLINA FARM CREDIT ⓘ

Name	Tax ID	View
	XXXXXX4667	

FARM CREDIT OF CENTRAL FLORIDA ⓘ

Name	Tax ID	View
	XXXXXX7198	

- Here's where you can view and download PDF files of your tax documents for a particular year.

Forms

The ability to view and print forms is not functional at this time.

Secure mail*

You can securely communicate with and send documents to your association regarding a specific loan.

✚ Accounts Scheduled Transactions Documents and Forms

Accounts

All | Active | Payable | FastCash | Closed

As of: 04/30/2024 | 00:00 AM ET

AGCAROLINA FARM CREDIT ⓘ

Secure Mail

Terry Test ▾

- Select the secure mail icon in the top right corner to view and send messages. Click a message to see conversation details.

*Not all Associations use secure mail.

How to create a secure message

- In the **Menu Header**, click **Secure Mail**. The **Messages** screen will display.
- Click the **+New** button. The **New Secure Mail** window will display.

- Select the appropriate association name and customer if you have loans with more than one Farm Credit association.
- In the **Subject** field, enter a subject.
- Select the **Loan** from the dropdown.

- In the **Message** field, enter your message. You can also include your phone number if you'd like to speak to someone.
- To attach a file, click the **Attach file** icon. Select a file in the open dialog box and click **Open**. The following file formats are allowed: **Word, Excel, PowerPoint, Text, JPEG, PNG** and **PDF**. Multiple attachments can be uploaded. However, the total size of all files cannot exceed **500 MB**.
- When your message is complete, click **Send**. Your new message will appear on the **Messages** screen.

How to reply to a secure message

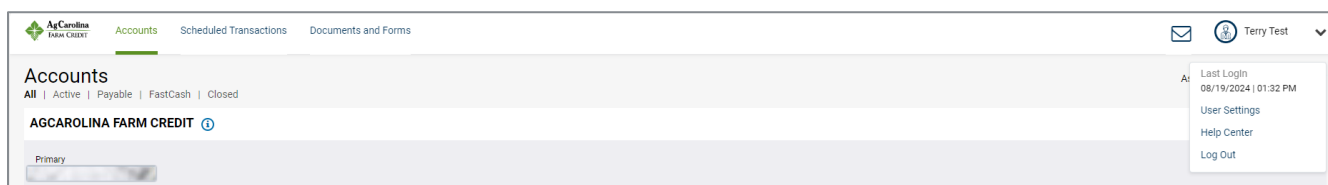
You can read messages and respond to emails from us in a conversational chat format. You'll be notified by email if you have a secure message or response to a question.

How to delete a secure message

Secure messages can be deleted from your inbox or sent folder. You are unable to delete system display messages.

Your user profile

You can update your personal information, security methods, display language, manage payment accounts and primary email address in your **user profile**, which is located in the upper right corner.



Your user settings

You can update your login and payment settings, as well as your primary and secondary email addresses in your **User Settings**.

- On the **Digital Banking** homepage, click the profile dropdown at the top right of your screen and select **User Settings**.

Login settings

To update your personal information, security methods or display language:

- Go to the **Login Settings** tab.
- In the **Personal Information** section, click **Edit** to update name, Okta name, primary/secondary mail addresses, mobile phone number, and organization details.
- Click **Save**.

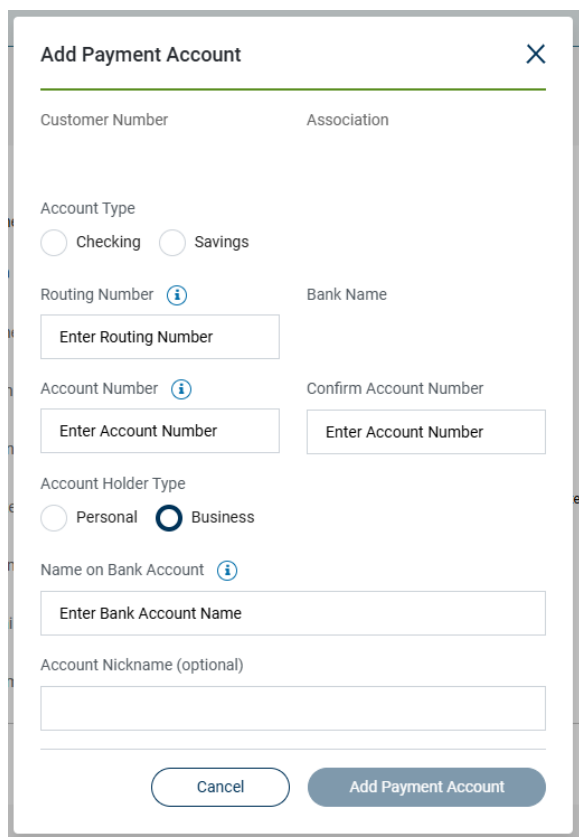
You can also set up or update your **Security Methods**.

How to add a payment account

- To add a new payment account, click **Add Payment Account** under the **Payment Accounts** tab.

Preferred	Nickname	Name on Bank Account	Bank Name	Account Number	Account Type	Account Holder Type	Actions
	[Redacted]	[Redacted]	JPMORGAN CHASE BANK, NA	XXXXX6123	Checking	Personal	

- The **Add Payment Account** screen will display.
- Complete the required fields in the **Add Payment Account** popup.
- Click **Add Payment Account**. The newly added account will be shown in the **Payment Accounts** section.



The screenshot shows a modal window titled "Add Payment Account" with a close button (X) in the top right corner. The form contains the following fields and options:

- Customer Number** and **Association** (text input fields).
- Account Type** with radio buttons for **Checking** and **Savings**.
- Routing Number** (text input field with an information icon) and **Bank Name** (text input field).
- Account Number** (text input field with an information icon) and **Confirm Account Number** (text input field).
- Account Holder Type** with radio buttons for **Personal** and **Business** (selected).
- Name on Bank Account** (text input field with an information icon).
- Account Nickname (optional)** (text input field).
- At the bottom, there are two buttons: **Cancel** and **Add Payment Account**.

Note: If you're updating the **Payment Account**, it will not impact your AutoDraft payment information. To change your AutoDraft information, please contact your Association.

Bank Account Validation

Digital Banking now validates bank accounts in real time.

Once a bank account has been successfully validated a confirmation message will appear and an email will be sent.



Your payment account has been added. A confirmation email has been sent you.

If the account cannot be validated with the details provided the message below will be shown.



Your payment account information could not be validated. Please review the entered details or try a different account.

After two attempts, and the account cannot be validated. We will direct the Borrower to the Association for assistance.



Your payment account could not be validated. If this is an active account, contact support at support@ACA.com or 111-222-3333.

In the event that there is a technical error preventing the account from being added, the below message will show.



Your payment account could not be saved due to a technical error. Please try again.

In the event that there is a technical error preventing the account from being added, and after two attempts the below message will show.



There appears to be a persistent technical issue. Please try again later or if urgent, contact support at support@ACA.com or 111-222-3333.

How to edit a payment account

- Select the Edit icon from the **Payment Accounts** list.

User Settings

[Login Settings](#) | [Payment Accounts](#) | [Contact Preferences](#)

Customer Number

Association

Add Payment Account

To make online loan payments, you must establish a Payment Account. This will provide us with the information needed to debit your bank account when you make an online payment.

NOTE: Changes to the below Payment Accounts will NOT update your AutoDraft payment information. Please contact your local branch office to change your AutoDraft payment information.

Preferred	Nickname	Name on Bank Account	Bank Name	Account Number	Account Type	Account Holder Type	Actions
				XXXXX6123	Checking	Personal	

- Account nickname is the only editable field.
- You'll soon receive a confirmation email letting you know you've successfully updated your payment account.

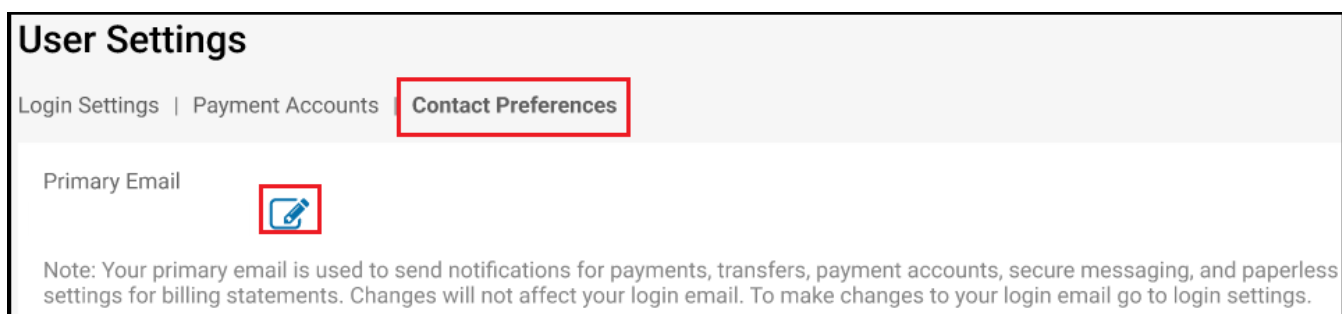
How to delete a payment account

- To delete a payment account, select the account from the **Payment Accounts** list.
- Click the **Delete** icon.
- You'll soon receive a confirmation email letting you know you've successfully deleted the payment account.

Note: The preferred payment account cannot be deleted. Change the preference to delete this account.


How to update your contact preferences

- To update your primary email address, click the **Edit** icon in **User Settings**.

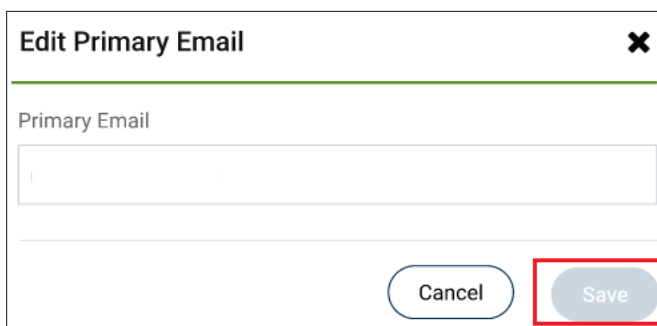



User Settings

Login Settings | Payment Accounts | **Contact Preferences**

Primary Email 

Note: Your primary email is used to send notifications for payments, transfers, payment accounts, secure messaging, and paperless settings for billing statements. Changes will not affect your login email. To make changes to your login email go to login settings.



Edit Primary Email 

Primary Email

- Enter the new primary mail address and click **Save**.

The Help Center

Please visit the **Help Center** if you need more information about a particular task.



 Accounts Scheduled Payments Documents and Forms Secure Messaging 

Help Center

FAQs

Login and Registration | Payments | Transfers | Other

"How to" videos

- Update my user ID
- Update my email
- Update my login security settings