AgDirect Account Access
Frequently Asked Questions

General Questions

What is Account Access?
Account Access is an online tool that allows you to view your AgDirect loan and lease accounts and make payments to loans.

What type of transactions or actions can be completed online in Account Access?

> **Payment to Loan**- you can transfer money from a checking or savings account to your AgDirect loan.

> **Alerts** – you can set various account alerts and reminders based on selected preferences (i.e. loan balance information, etc.). The alerts are sent via email, phone or text.

> **Manage Users** – you can invite others, such as accountants, to view your accounts and/or initiate a payment to your loans.

> **Manage User Rights** – you can manage the rights of your invited users, setting permissions for specific accounts and their rights, either view or deposit (ability to make payment to loans).
> **Online Statements** – you can view, print and download account activity and billing statements.

What is the connection between AgDirect and Farm Credit Services of America?
AgDirect is an equipment financing program offered by Farm Credit Services of America and the partners of the AgDirect LLP. Farm Credit Services of America is the provider of Account Access, thus a user will see their brand throughout the online site.

If I get a message that my account is locked, how can I unlock it?
Contact Customer Support at 1-877-348-3810.

I do not remember my Login ID, what do I do?

Contact Customer Support for further assistance, 1-877-348-3810.

I do not remember my password, what do I do?

If you enter your Login ID and realize you've forgotten your password, from the Enter Password page, click the Forgot Password link at the bottom of the page. You will be directed to a Reset Password page. It will walk you through a verification process that will require you to receive and enter a secure access code. You will then be prompted to reset your password. If the system is unable to verify your identity, you will need to contact Customer Support for further assistance, 1-877-348-3810.

Is there additional online help available for Account Access?

Yes, online help is available throughout the system. Click the "?" icon and the online help information will include information for the screen you are currently on. You can also click the button which is located at the bottom of most of the Account Access Screens. The Table of Contents link is available to search for specific items and to review Frequently Asked Questions.

Enrollment

Why do I need to provide my Social Security number in the enrollment process?
The confidentiality and security of your information is very important to us. The Social Security number is one of several unique pieces of information our system uses to verify and confirm identity before granting access to any information.

I have more than one address. How do I know which to use?

Use the address that you have been receiving information from us or have provided to us on a loan or lease application.

What is a secure access code and what is its purpose?

Security of information is very important to AgDirect and Farm Credit Services of America. A two-step verification code is used to confirm your identity, as part of the initial enrollment process. You are first prompted to select a secure access code delivery option of email or text. A 6-digit code is then sent via the method you have chosen. You will need to enter the 6-digit code on the screen when prompted. If you receive a secure access code either by email or text that you did not initiate, immediately contact Customer Support at 1-877-348- 3810.

Does it matter which secure access code delivery method I select?

The secure access code is sent within minutes, therefore, select the one most convenient for you. We may want to add that if email is selected, to check their SPAM folders email folders and that due to internet providers, a text message may be a faster option.

My secure access code delivery options are incorrect (i.e.- my e-mail address is different) what should I do?
Contact Customer Support at 1-877-348-3810.

If I use more than one personal computer to log into Account Access, do I need to register each computer?

Yes, when you initially enroll, you will be asked to activate the computer for "for future use" or "one-time access only".   As a guideline, it is recommend that you select "activate this computer for future use" if you are on a personal/private computer and

"give me one-time access only (do not activate this computer)" if you are on a public computer. If you select, "give me one-time access only (do not activate this computer)", the next time you login the system will automatically take you through the computer activation process.

Features and Functionality

How do I invite a user, such as my spouse or my accountant, to view my account information or to make a payment to my loan?
Under the Preference menu, select Manage Users and then Add User. Complete the required fields and click Ok. You will then need to click on User Rights, also under the Preferences menu to set the users permissions. "Deposit" gives a user the ability to make a payment to your loan. "View" only gives the user the right to view your account information.

**I have just closed a new loan or lease; will my guest user(s) have access to it?**

To protect the privacy of your information, all new loans and leases are automatically added only to the view of the users that are directly liable on the loan or lease. If you would like a guest user(s) to also see the new loan or lease, log into Account Access, from the Preference menu, select User Rights and update the user's permissions for the account. If the guest user is currently logged in, they will need to log off and log back in for the changes to take effect.

Can I remove access for an invited user I've previously given permissions to?

Yes, go to the Preferences menu, and then the Manage Users. Click on the user's record and then click the delete function (red X). If you do not want to complete remove the user, only modify their permissions on a specific account, go to User Rights screen and make the changes and click Submit. If the guest user is currently logged in, they will need to log off and log back in for the changes to take effect.

Can transaction information be exported to other systems?

Yes, transaction information can be exported to the following options:
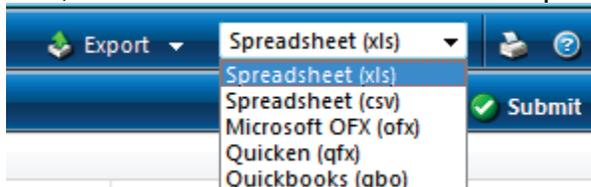
Why can't I view my account activity or billing statement?
It is possible that a statement has not been generated. Not all accounts have the same statement or billing cycle. If a billing statement or activity statement has not been generated, no statement will be available. Contact your local FCSAmerica office for further support.

What statement types are available in Account Access?
Only activity statements and billing statements are available at this time. All year-end summary statements, payment reminders and rate change notices will continue to be mailed.

How long will statements be available in Account Access?
Statements will be available in Account Access for a period of at least 2 years.