

Account Access User Guide

How to login, make payments and manage your accounts.

Any day, anytime, anywhere.

AgDirect[®]

ACCOUNT ACCESS DELIVERS MORE FLEXIBILITY AND CONTROL

Access to your accounts and information is crucial in today’s agriculture. Account Access offers you the freedom to manage your AgDirect accounts online – anytime, anywhere, with safety and security.

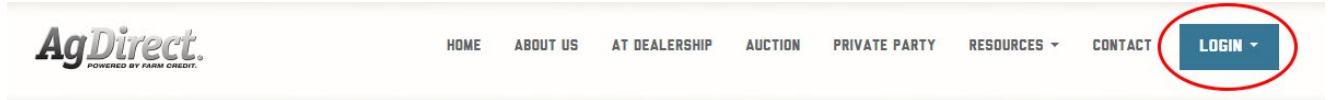
This Account Access User Guide is designed to help you get started and become familiar with the many features and options available to you.

Important Note: AgDirect® is an equipment financing program offered by Farm Credit Services of America and other lenders, including participating Farm Credit System Institutions. The Account Access system is currently managed by Farm Credit Services of America (FCSAmerica), the servicer of your AgDirect accounts.

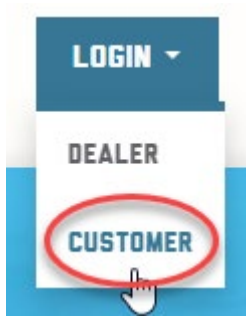
Contents	Page
HOW TO ENROLL	3
FEATURES AND FUNCTIONALITY	7
MAIN MENU NAVIGATION	8
ACCOUNTS MENU	8
TRANSACTIONS MENU	8
PREFERENCES MENU	9
SAFETY AND SECURITY	11
HELP AND CUSTOMER SUPPORT	11

HOW TO ENROLL

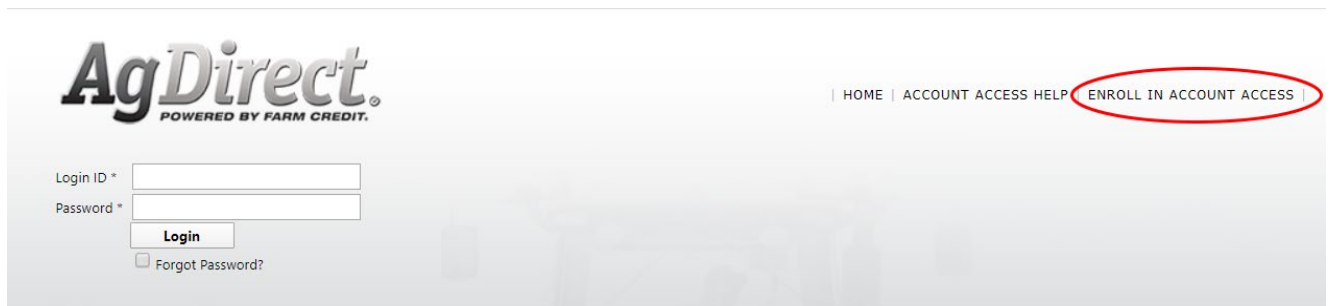
On the agdirect.com home page, click [Login](#) in the upper right corner of the web page.



From the Login area, click [Customer](#).



Click [Enroll in Account Access](#).



You'll be taken to a page, titled [Account Access Enrollment Form](#). Complete the required fields in each section and click [Submit Enrollment](#).

Account Access Enrollment Form

Enrollment is quick and easy.

Complete the form below and click the Submit Enrollment button. Your information will be encrypted and sent securely. It's just that simple.

For assistance or questions about Account Access, call our support line at (877) 348-3810, Monday through Friday, 7:30 a.m. to 5:30 p.m. Central Time.

Login Information

This document is being secured with SSL encryption provided by your browser.

Desired Login ID *

Login ID Requirements

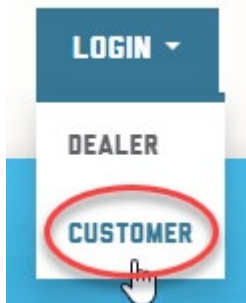
- Between 8 and 15 characters long
- Must have at least 2 numeric characters
- Must have at least 1 alphabetic character
- May not contain special characters: @, #, etc...

The following screen will display in your web browser.

Thank you for submitting your Account Access enrollment form. Please allow up to one business day to process your request.

It may take up to one business day to establish a new Account Access account. Once it has been established, you will receive an email from AccountAccess@agdirect.com, which will contain a **Temporary Password**.

Complete the enrollment process by visiting agdirect.com. click **Login** in the upper right corner of the web page and click **Customer**.



Enter the **Login ID** you created, enter the **Temporary Password** from the email and click **Login**.



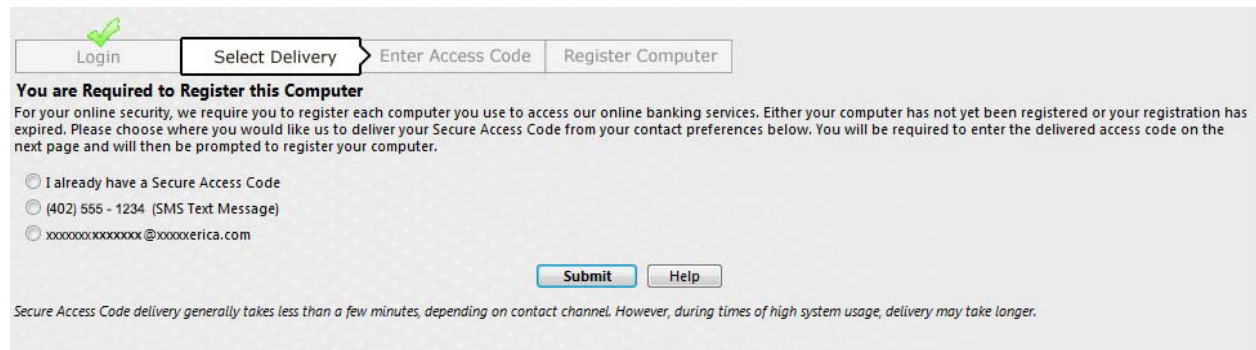
AgDirect
POWERED BY FARM CREDIT.

Login ID *

Password *

[Forgot Password?](#)

For security reasons, each computer needs to be registered to access our online services. The computer registration process requires a **Secure Access Code**. Select one of the delivery options below to receive the **Secure Access Code** and then click **Submit**.



Progress: Login | **Select Delivery** | Enter Access Code | Register Computer

You are Required to Register this Computer

For your online security, we require you to register each computer you use to access our online banking services. Either your computer has not yet been registered or your registration has expired. Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page and will then be prompted to register your computer.

I already have a Secure Access Code

(402) 555 - 1234 (SMS Text Message)

xxxxxxxx@xxxxxxxx.com

Secure Access Code delivery generally takes less than a few minutes, depending on contact channel. However, during times of high system usage, delivery may take longer.

Enter the **Secure Access Code** and then click **Submit**.



Progress: Login | Select Delivery | **Enter Access Code** | Register Computer

Enter Delivered Secure Access Code

Once you receive your Secure Access Code, enter it below.

Secure Access Code *

If you close your browser prior to entering your code, you may return to this page by selecting the 'I already have a Secure Access Code' option from the delivery selection screen. NOTE: Secure Access Codes are only valid for a limited time, and cannot be reused. If your code has expired, you must restart the log on process.

Next, **Register Your Computer**. This feature is for the security of your information if you choose to access your accounts from different computers. If you are on a private/personal computer and select “**activate this computer for future use**,” the site will activate your browser for future use. If you are on a public computer, you should select “**give me one-time access only (do not activate this computer)**.” This will not activate the browser for future use on that specific computer. Select one of the two options and click **Submit**.

The screenshot shows a progress bar at the top with four steps: 'Login', 'Select Delivery', 'Enter Access Code', and 'Register Computer'. The first three steps are marked with green checkmarks, and 'Register Computer' is highlighted with a black box. Below the progress bar is the 'Activate Browser' section. It asks, 'Are you at a private computer that you will use regularly to access online banking? If so, we can activate your browser for future access. If you are at a public computer, select 'One Time Access' below and this computer will not be activated.' There are two radio button options: 'Activate this computer for later use' and 'Give me one-time access only (do not activate this computer)'. Below the options are 'Submit' and 'Help' buttons. A note at the bottom states: 'NOTE: To activate your computer, we will place a Secure Token in your browser. Your PC must be configured to accept 'cookies' from this site. The next time you log on, you will only need to enter your User ID and password. The number of allowable activations may be limited for the security of your account.'

Step 1: Read and Accept Disclaimer - Review the Online Services Agreement and Disclaimer and click **I Accept**.

The screenshot shows the 'Welcome First Time User' screen. It states, 'Before you can access your accounts online, you must first spend some time creating your online profile. This is a simple process that takes three short steps to complete.' The first step is 'Step One: Read and Accept Disclaimer'. A scrollable window displays the 'Online Services Agreement and Disclaimer'. The text in the window reads: 'READ THIS AGREEMENT CAREFULLY. BY ACCESSING AND USING ANY ONLINE SERVICES, YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, DO NOT ACCESS OR USE ONLINE SERVICES.' It includes sections for 'Definitions', 'Access to Online Services', and 'Transactions with Online Services'. At the bottom of the scrollable window are 'I Accept' and 'I Decline' buttons.

Step 2: Create Your Online Profile - Some of your profile information will default from the enrollment screens. Update any necessary fields and ensure you complete all required (*) fields. Then click **Submit**.

Step Two: Create Your Online Profile
Please update this online profile as necessary to ensure that we have accurate, up-to-date information regarding your online banking services.

Online Profile Enter your personal information.	Online Contact Information Enter your contact information.
Title <input type="text"/>	Street 1 * <input type="text" value="123 Main Street"/>
First Name * <input type="text" value="John"/>	Street 2 <input type="text"/>
Middle Name <input type="text"/>	City * <input type="text" value="Omaha"/>
Last Name * <input type="text" value="Smith"/>	State * <input type="text" value="Nebraska"/>
Suffix <input type="text"/>	Postal Code * <input type="text" value="68137-"/>
E-Mail * <input type="text" value="jsmith@email.com"/>	Home Phone * <input type="text" value="(402)555-1234"/>
	Work Phone * <input type="text"/>

Note: Fields marked with * are required fields that must be provided.

Step 3: Change Your Password - Enter the **Temporary Password** as your old password and enter a **New Password** that you would like to use going forward. Note: review the necessary requirements in determining a proper password. Then, click **Submit**.

Step Three: Change Your Password
For your protection, you are required to change your password at this time.

Change Password Change your password using the fields below.	Password Requirements Your password must meet these requirements:
Old Password * <input type="text"/>	<ul style="list-style-type: none">• Must be at least 7 characters• Cannot be more than 12 characters• Must contain at least one number• Must contain at least one lowercase character
New Password * <input type="text"/>	
Confirm Password * <input type="text"/>	

Note: Fields marked with * are required fields that must be provided.

The enrollment process is complete and you will be directed to the **Account Overview** screen, otherwise known as the home page of Account Access.

FEATURES AND FUNCTIONALITY

The **Account Overview** screen allows you to view all of your account balances and summary information in one place. Your accounts will be listed under the main headings of either Installment Loans or Leases. Double click on the specific account or click the lightning bolt to view additional account details, history or more.

Accounts Transactions Services Preferences Sign Off

Account Overview You have 0 new messages

This page provides an overview of your accounts by account type. Click on the Account Name to view history for a selected account.

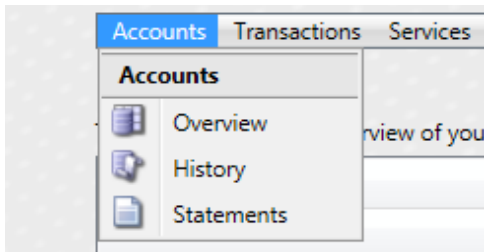
Account	Updated	Principal Balance	Next Due Date
GUIDANCE SYSTEM 1001	6/22/2013 4:00 AM	\$0.00	
AUGER & SHREDDER 2001	6/22/2013 4:00 AM	\$0.00	
GRAIN PLATFORM 3001	6/22/2013 4:00 AM	\$12,474.05	10/1/2013
COMBINE 4001	6/22/2013 4:00 AM	\$168,319.00	12/1/2013

GUIDANCE SYSTEM
View History
Account Details
Print

MAIN MENU NAVIGATION

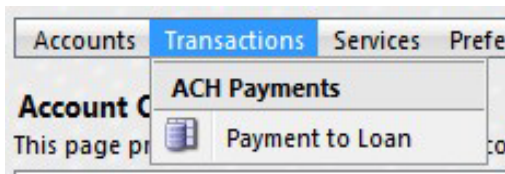
ACCOUNTS MENU

From the **Accounts Menu** you can return to the Accounts Overview screen by clicking **Overview**. **History** shows you full details of the account as well as a list of recent transactions. **Statements** allows you to view, print, and download account activity and billing statements.



TRANSACTIONS MENU

From the Transactions Menu, you can make a payment to a loan account.



The **Payment to Loan** screen, allows you to transfer money from a checking or savings account to your AgDirect loan. Click the **Manage Bank Accounts** to enter the checking or savings account information, including the routing number, account number, and account type. Funds are transferred via ACH and can be initiated one time or set up on a recurring basis.

Accounts Transactions Services Preferences Sign Off

Payment to Loan

Initiate a one-time or recurring ACH payment to one of your loans.

Scheduled Payment will reduce the billed payment.

Enter Transfer Information

Enter your transfer values using the fields below.

Bank Template	*	<input type="text" value="WELLS FARGO BANK ,N.A. - *4984 -"/>	<input type="button" value="Manage Bank Accounts"/>
To Account	*	<input type="text" value="4000000 - 1000000 - FLOATER"/>	

Payment Details

Payment Due Date	9/1/2019	How To Apply *	<input type="text" value="Scheduled Payment"/>	Amount *	<input type="text" value="\$27,158.61"/>
Payment Amount	\$27,158.61	Effective Date *	<input type="text" value="08/30/2019"/>		
Payment Due	Annually	Frequency *	<input type="text" value="Annual"/>	End Date	<input type="text" value="Choose a Date"/>

PREFERENCES MENU

From the [Preferences Menu](#), under [Accounts](#), you can modify how your accounts display and the account names on the [Account Overview](#) and [Account History](#) screens. You can also customize the number of days or transactions that appear on the [Account History](#) screen. The [Alerts](#) allow you to set various account alerts and reminders based on selected preferences. You can also choose to be notified via email or text message.

Accounts Transactions Services Preferences Sign Off

Account Overview

This page provides an overview of your

Installation Loans

Account	
TRACTOR	
<input type="text" value="51001"/>	

Accounts

Account

User

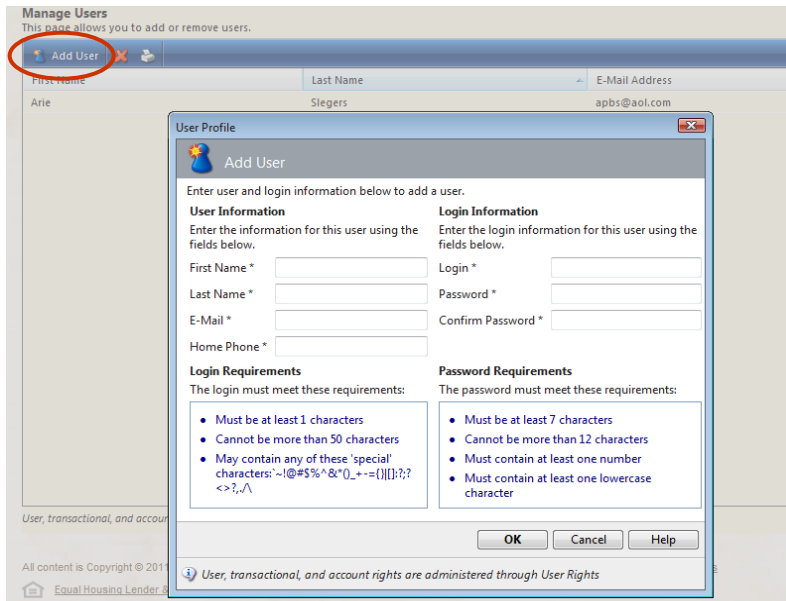
Alerts

Management

Manage Users

User Rights

Manage Users allows you to add other users to view your accounts. *By inviting other users, you agree and accept any additional risks associated with providing your information to others.* To invite a user, click **Add User** and complete all required fields for the **User Profile**. Click **OK**.

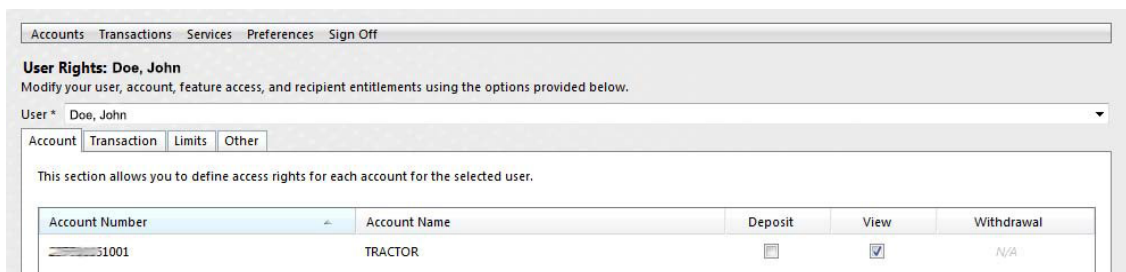


User Rights allows you to modify the **Account Rights** and **Other Rights** of yourself and all users you have invited. Select the user you would like to modify in the **User** drop down, make changes and click **SUBMIT**. **Deposit** gives a user the ability to transact business on your behalf. **View** only gives the user the right to view your account information.

Note: New loans and leases will automatically appear on the **Account Overview** screen for all users that are directly liable for the loan or lease. If you want your invited user to view the loan or lease and/or have the ability to transact business for a specific loan on our behalf, you will need to go into **User Rights** and select the appropriate permissions.

The **Other Rights** allows you to define the rights associated with the selected user. Check the **Deposit** option to allow the guest access to initiate a loan payment or check the **View** option to allow the guest view only access to an account. Click **SUBMIT**.

The user will need to log off and log back on for the changes to take effect.



SAFETY AND SECURITY

Account Access uses **multi-factor authentication** that recognizes if a user is logging into the system from a different computer.

A **secure access code** is required before granting access to the system when a user is locked out or enrolling for the first time.

The system has **audit-trail tracking** that lists the transaction history by each user logged into the system. With any system, it's very important to **never share your login ID and password**.

HELP AND CUSTOMER SUPPORT

Online help is available throughout the system. Click the “?” icon to review the instructions for the specific screen you are currently on. Once in the **Online Help** document, you can also click on the **Table of Contents** link to search for specific items and to review **Frequently Asked Questions**.

You can also contact the **Customer Support line at 1-877-966-7778**. Support hours are Monday – Friday from 7:30 a.m. to 5:30 p.m. CT.

Support: 1-877-966-7778		
Table of Contents	Online Glossary	Online Security
Online Banking Help		
<i>Accounts > Overview</i>		
<ul style="list-style-type: none">• Page Review: Account Overview• Why are some of my account names highlighted and marked with an asterisk?		