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.
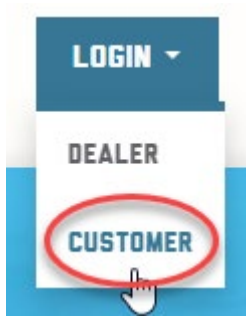
Contents   Page
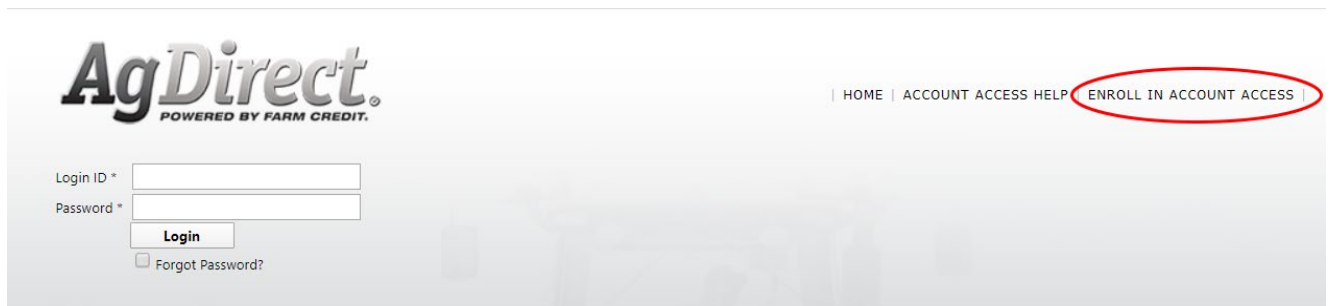
HOW TO ENROLL

On the agdirect.com home page, click **Login** in the upper right corner of the web page.
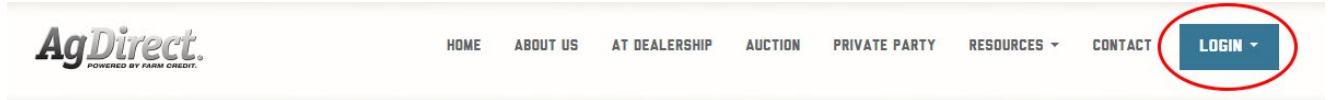
From the Login area, click **Customer**.

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**.

AgDirect
POWERED BY FARM CREDIT.

| BACK TO HOME |

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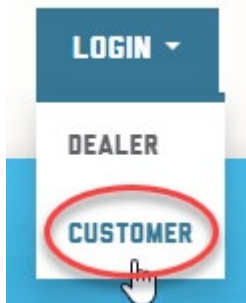
Enter the **Login ID** you created, enter the **Temporary Password** from the email and click **Login**.
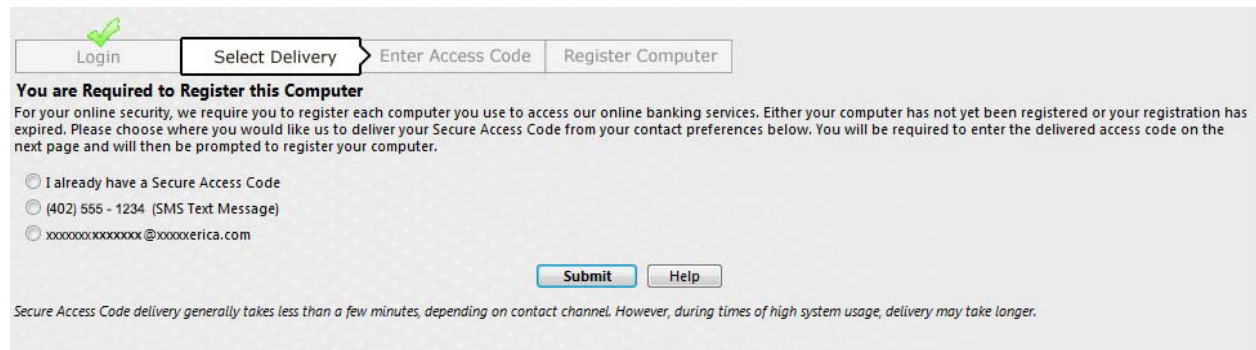

For security reasons, each computer needs to be registered to access our online services. The computer registration process requires a **Secure Access Code**. Select one of the delivery options below to receive the **Secure Access Code** and then click **Submit**.

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

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**.

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

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

Submit   Help

*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		Password Requirements
Change your password using the fields below.		Your password must meet these requirements:
Old Password *		• Must be at least 7 characters
New Password *		• Cannot be more than 12 characters
Confirm Password *		• Must contain at least one number
		• Must contain at least one lowercase character

Submit   Help

*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.

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.
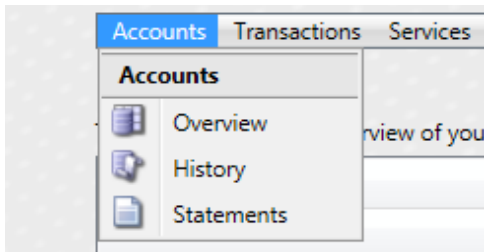
TRANSACTIONS MENU

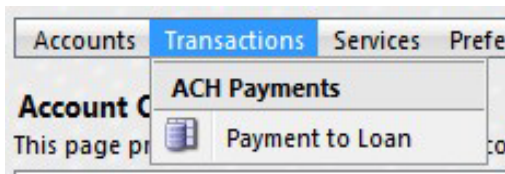From the Transactions Menu, you can make a payment to a loan account.

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.

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.

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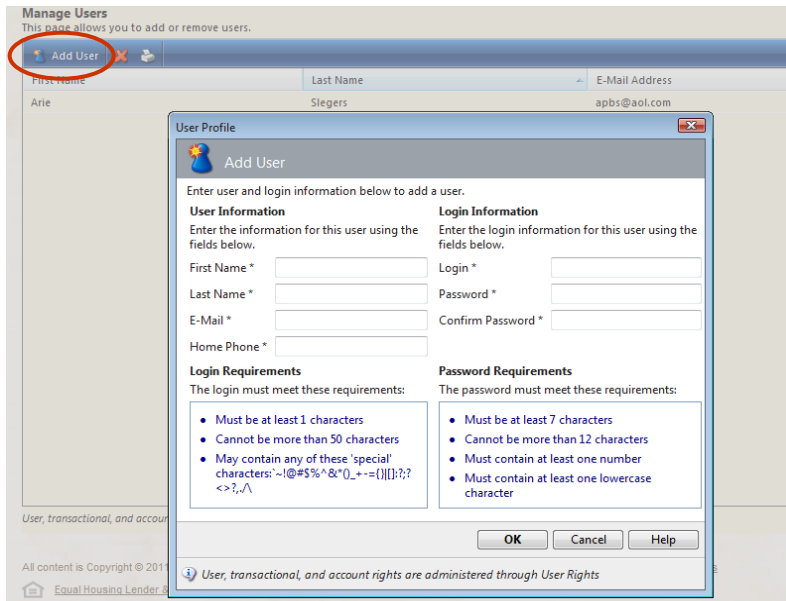
User Rights allows you to modify the **Account Rights** and **Other Rights** of yourself and all users you have invited. Select the user you would like to modify in the **User** drop down, make changes and click **SUBMIT**. **Deposit** gives a user the ability to transact business on your behalf. **View**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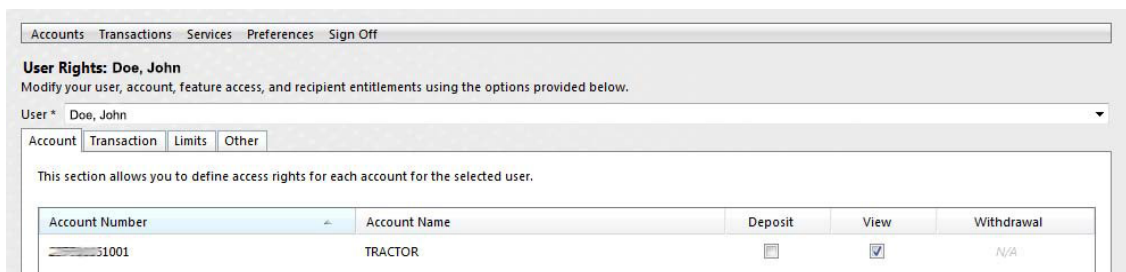
SAFETY AND SECURITY

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

Accounts > Overview

- Page Review: Account Overview
- Why are some of my account names highlighted and marked with an asterisk?