Personal Banking User Guide

<u>Login</u>

The Login page will be presented each time a customer logs into Online Banking. The Login page requires a Login ID and Password. A Login ID and Password will be provided by AgVantis.

Login Parameters:

- AgVantis is establishing logins by the first five letters of customer last name followed by first name and the last three digits of their customer ID, example John Doe 123456 would have a login ID: DOEJOH456
- Number of failed logins attempts before lock out five (5)
- Lock out period is indefinitely (must be unlocked by AgVantis)

Password Parameters:

- Password Expiration 180 Days
- Maximum Password length 15 characters
- Minimum Password length seven (7) characters
- Invalid characters & | @ , and a space
- Each password must contain at least one numeric character and one alphabetic character

Login Enter your Login ID and Password to access the system.		* Required Field
Secure Login:	Login ID: * Password: *	
	Copyright Information	Login >>

Navigation

There are three types of navigation in Online Banking; tabs, hyperlinks and command buttons. Primary Tabs, Sub Tabs and Auxiliary Tabs are available at the top of each page. Accounts, Payments, Transfers and Services are Primary Tabs. Each Primary Tab will carry its own set Sub Tabs.

Primary Tabs			D Me	essages O Prefs	O Help O Exit		Auxiliary Tabs		
		ACCOUNTS	PAYMENTS	TRANSFERS	SERVICES				
Sub Tabs		Balances	Activity Sea	orch Categories	o Reports	-			Hyperlink
	ances this screen to review	your accounts ar	nd account balance	95.				Welcome Henry Last login: 07/15/2005 You have 1 <u>message(</u> s	

Hyperlinks are another navigation method used in Personal Banking. On the screen print above the word <u>messages</u> is a hyperlink. This hyperlink will take the customer to the Messages page of Personal Banking. Selecting the Messages Auxiliary Tab is another method for the customer to view the Messages page.

The third navigation method used within Personal Banking is command buttons. Selecting a command button will execute functionality in Personal Banking. For example, in the screen print below the Command Button will execute the Download functionality available on the Balances page.



System Messages

Wherever an interaction occurs in the application, the system will generate a message notifying the customer if the interaction was successful or not. Also the system will generate warning and information only messages.

An example of a Successful Message:



Successful Submit: Standard categories have been successfully added to your personal category list.

An example of an Error Message:



System Errors:

· Transaction reporting is not available for all accounts.

An example of a Warning Message:

Warning:

· There are no active accounts.

An Example of an Information Message:



Nothing to select on this screen. Hit View Report to get Tax Report.

Accounts

Selecting the Accounts primary tab allows your customer to access the Accounts sub tabs:

- Balances
- > Activity
- > Search
- > Categories
- > Reports

Balances

All accounts associated for your customer will be listed on the Balances page. The accounts are grouped by your Association's Products.

Messages P Prefs Melp Exit ACCOUNTS PAYMENTS TRANSFERS SERVICES Balances Activity Search Categories Reports Balances Activity Search Categories Reports Accounts Last login: 07/23/2005 12:44 Accounts Download to: Comma Separated (csv) Download to: Mortgage Mortgage Storman Separated (csv) Download to: Mortgage Mortgage Storman Separated (csv) Download to: Mortgage Mortgage Revolving Storman Separated (csv) Download to: Commercial Mortgage Revolving Storman Separated (csv) Download to: Commercial Mortgage Revolving Storman Separated (csv) Credit Available Commercial Storman Separated (csv) Storman Separated (csv) Storman Separated (csv) Incommercial Second Separated Separated (csv) Incommercial Second Separ
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Short Term Cash Mgmt Acct \$200.00
Obal
Stock
account Number A Account Name Current Balance
Long Term C Stock \$1,000.00
Long Term C Stock \$1,000.00

Selecting on the column headings will resort the data in the columns. For example, selecting on the Principal Balance in a loan sub-type section will sort the records in numeric order of the amount of the balance; either ascending or descending.

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<u>Activity</u>

The Activity page is where the customer will receive further details on their accounts that are available online. There are two ways to navigate to this page by selecting the Activity sub tab under Accounts or by selecting the Account Name hyperlink on the Balances page.

Activity								
Use this screen	n to review trans	actions for a specific period of time. You can sele	ect a different acc	ount or per	riod of time	э.		
Mortgage						View Account: Mortgage R	evolvina 🔻	
Account Number Description: Principal Balan)				View Transacti		
As Of: 07/21/2 Credit Available Accrued Interes Interest Rate: 5	: \$1,000,000.0 st: \$260.00	1						
Per Diem: \$43.	.33					€ From 0	1/01/2005 to: 07/23/2	005
Next Payment I						C Display		
Estimated Payr Maturity Date:		5.00				Display	l days	
YTD Interest: \$								
Last Year Intere								
As Of: 07/21/2								
Original Balanc		0						
Payoff Balance:		05						
Last Statement Last Payment [Change ViewD
Last Hayment L	Date. 07/00/200	0						
Transaction	na hatuaan	01/01/2005 and 07/23/2005						
the second s	and a second	Description	Category	Statue	Other	Interest	Principal Amount	Balance
07/12/2005 DE		New Loan - "TESTING" - New Loan - "TESTING"	Category	Jaius	\$.00	\$.00	\$(99,000.00)	\$299,000.00
07/12/2005 DE		Stock Issued - "TESTING"		2	\$.00	\$.00	\$(1.000.00)	\$300,000.00
	BIT	Internet Loan Disbursement		2	\$.00	\$.00	\$200,000.00	4000,000.00
07/21/2005 DE	Collination in the local data	Refinanced Interest Increa		1	\$.00	\$86.66	\$.00	\$300,000.00
Transaction								
		ectronic transactions are shown.)						
Date 7	Transaction	Description	Catego	ry Stat	tus	Debit (-)	Credit (+)	Balance

View Account

By selecting the View Account drop down menu, the customer may choose other accounts to view account detail information. To execute a new view, the customer must select the Change View command button.

View Account:	
Commercial Fixed Loan2 930	*
Commercial Fixed Loan2	
Commercial Variable Loan	
Commercial Variable Loan	
Commercial Variable Loan	ł
Commercial Variable Loan	
Mortgage Adjustable Loan	
Mortgage Adjustable Loan	
Mortgage Adjustable Loan	
Mortgage Fixed Loan 93D	

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View Transactions

Select date range or specific number of days to view transactions. To execute a new view of transactions, the customer must select the Change View command button.

Transactions between 01/01/2005 and 07/23/2005									
Date	Transaction	Description	Category	Status	Other	Interest	Principal Amount	Balance	
07/12/2005	DEBIT	New Loan - "TESTING" - New Loan - "TESTING"		 Image: A second s	\$.00	\$.00	\$(99,000.00)	\$299,000.00	
07/12/2005	DEBIT	Stock Issued - "TESTING"		 Image: A set of the set of the	\$.00	\$.00	\$(1,000.00)	\$300,000.00	
07/21/2005		Internet Loan Disbursement		 Image: A second s	\$.00	\$.00	\$200,000.00		
07/21/2005	DEBIT	Refinanced Interest Increa			\$.00	\$86.66	\$.00	\$300,000.00	
Transactions pending									
(Up to the next 30 days of electronic transactions are shown.)									
Date	Transaction	n Description	Categor	ry Stat	us	Debit (-) Credit (+)	Balance	
			-	•					

Transactions are displayed in two sections; transactions that have posted and those that are pending. Selecting the column heading hyperlinks will resort the transactions. The Transaction column will indicate if the transaction is a credit or debit with hyperlinks to the View Transaction page, which will display further details.

If a draft image is available it will display on the View Transaction page.

The Status column will indicate the status of the transaction. The status may indicate Cleared, New, Scheduled, In Progress or Problem.

The Category column indicates the Personal Financial Management (PFM) category assigned to that transaction.

Below is an example of a specific transaction on the View transaction page.

		Mei	ssages 🔹 Prefs	O Help O Ex	t	
	ACCOUNTS	PAYMENTS	TRANSFERS	SERVICES		
	Balances Ac	tivity Sear	rch Categorie	O Reports	_	
View Transactio						
Transaction Inform	nation					
	Transaction: Date Cleared:		Amount	Applied		
			\$.00 \$.00	towards Other Interest Principal		
	Date Initiated: FI Reference ID: Description:	431002005071		oan - "TESTING		
Report Information	n Category: Memo:	1	eqory 🔽 Split)		
Back					Update Entry D	

Reports

After categories have been created and assigned to transactions, reports may be run on these transactions.

Reports Use this screen to select the report you	want to display. You can select the accounts and time period for which transactions are included in the report.
Select Report:	
Report Name:	Description
 Transactions By Category 	Displays all transactions for the specified time frame, sorted and subtotaled by Income and Expense categories.
Cash Flow	Displays a summary of income and expenses by category.
Tax Report	Lists tax-related transactions by schedule and line.
Select Dates:	
💿 Last 30 Days OR 🔘	to
Select Accounts:	
Commercial NonRevolving	
Commercial Revolving	
Long Term C Stock	
🔲 Long Term C Stock	
🔲 Long Term Cash Mgmt Acc	et in the second s
🔲 Long Term Cash Mgmt Acc	st
Mortgage Revolving	
Mortgage Revolving	
Short Term Cash Mgmt Ac	et .
	(Filter Report D) View Report D) 🗸
<	

To view account reports:

- 1. Select Accounts, and then Reports.
- 2. On the Reports page, select the report you want to generate. You have the following options:
 - Transactions by Category
 - Cash Flow
 - o Tax Report
- 3. Each of these reports is specific to a selected time period. Select Last 30 Days or specify a different date range.
- 4. Select the account for which you want to generate the report.
- 5. If you wish to limit report results to include specific types of transactions or specific categories, select Filter Report. The Report Options page displays, which enables you to include or exclude certain types of transactions, as follows:
 - a. All checkboxes are initially selected. To exclude a certain type of transaction from the report, clear the appropriate checkbox. For example, to include only income categories in the Transactions by Category Report, clear the Expense checkbox.
 - b. To include only specific categories, select Categories. Clear the checkboxes for any categories you want to exclude from the report, and select Enter Categories to return to the Report Options page.
- 6. Select View Report.
- 7. If you need to further adjust the dates included in the report, use the options at the bottom of the page and select Get.
- 8. To print the report, select Print Report. A printer-friendly version displays. Right-select the online report, and then select Print. The browser's print dialog box displays. Make any necessary selections, and select Print again.

<u>Help</u>

Help will open to the page that corresponds to the Online Banking page the customer has displayed when selecting Help. For example if the customer is viewing Messages when selecting Help, the Messages functionality page will be displayed.

Help opens in a separate window and will require closing the window to get back to the Online Banking screens.

Accounts Help				
Contents	<u>Glossary</u>	Index	<u>Contacts</u>	[FI Information]
				Close Window
How To				Common Questions
Add an external account to yo Download account transaction Enroll to view external account Give an account a nickname Maintain a personal category I Review a statement online Review account activity Sort account balance details View external account details View reports For general information about acc To add an external account	s st ounts, see <u>About Accounts.</u> ount activity and transactions			 All I see are my account names and balances; where can I find the check or deposit information? Can anyone else see my account information? How <u>current</u> is the account information? My accounts are missing from the account subtype; what happened? What can I do to make sure my financial information stays secure? What if l open an account after I start online banking? What if my records indicate a <u>different</u> balance? What is <u>external aggregation</u>? When I <u>download</u> account information, what information is included?
TO add an external account	o your personal banking	view.		Other Information
external account, you mus available until you enroll. It	ed in the lower portion of the B t <u>enroll</u> to view external accou you are enrolled, click Add A and add the external accounts	ints. The option to Ai ccounts. If you are a	dd Accounts is not	Activity Payments Preferences Services Transfers
3. On the Add Aggregation R	elationship page, click the ac	count category. For e	example, if the account	

<u>Exit</u>

When leaving the application, always use Exit. This closes the application and ensures the security of the system.

Farm Credit Personal Banking User Guide

NOTES:

AgPreference, ACA 800-727-3276

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