

Logging in for the First Time

From AgTrust's home page AgTrustACA.com:

Choose the ONLINE BANKING box.

- Enter your username and click **LOG IN**.
- Enter the temporary password and click **SUBMIT**.
- Enter the contact method to receive a Secure Access Code. **Note:** *Please do not navigate away from this page until you have entered your secure access code.* When the code arrives, enter the code and click **SUBMIT**.
- Update your online profile information and click **SUBMIT PROFILE**.
- You will be prompted to change your password. Enter your new password, confirm the password, and click **SUBMIT**.
- Read the electronic agreement and click **I ACCEPT**. You will be taken to the ABOL Home Page.

Making a Payment via “Make a Payment” Option

- From the home screen, click the **MAKE A PAYMENT tab** from the home screen or under the **Transactions** drop-down.
- Select your bank account that will provide the payment source in the “**From**” drop-down.
- Select the account to receive the payment from the “**To**” drop-down.
 - Account details will be visible in the drop-down list, including:
 - Current balance
 - Payment amount (if billed)
 - Oldest payment due date
 - Last payment date
 - Installment amount
 - If there is a pre-payment penalty

It is important to pay attention to the **Payment Due Date and whether it is in the past, in the future, or blank, as this is important when selecting the next field for **Payment Type**.*

- Select the Payment Type
 - **Scheduled Payment All Billed** is used to pay everything that is billed and due, regardless of the due date. To clarify, this means it will include any past due amount as well as any future amount that has already been billed and will default the **Payment Amount** field to include the total amount due. This amount can still be manually updated to make a partial payment or add additional principal.
 - **Past Due Payment plus additional Principal** will pay anything that is past due, with the option to include additional **Principal**. The **Payment Amount** field will default to zero, and an amount must be manually entered.
 - **Additional Principal** should be used to submit **additional Principal** payment and can only be used if you are current on the loan. This means the **Payment Due Date** must either be blank, or a date in the future. The **Payment Amount** field will default to zero, and an amount must be manually entered. If the loan is past due and this payment type is submitted, it will be denied.
- Confirm/Enter the Payment Amount.

- Select if you want this to be a “Recurring Payment”.
 - If recurring, you will need to select:
 - The frequency
 - The start date
 - How long the payment should be recurring
 - Manage existing recurring transactions in the **Activity Center** located under the “**Transactions**” menu option.
- Enter a note in the “**memo**” box (optional).
- Click “**SUBMIT**” to submit the payment.
- Once Submitted, an Electronic Payment pop-up will appear requesting authorization of this transaction and once Authorized, you will also have the option to Print or Close the transaction.
- After selecting “**Authorize**”, another pop-up will confirm that it has been submitted. You can then either Close the window or click to go to the Activity Center to review the payment status.

Making a Payment via “Funds Transfer”

- Choose the Funds Transfer option in the Money Movement section.
- In the From Account drop-down list, select the account from which you want to make a payment.
- In the To Account drop-down list, select the loan account to which you want to make a payment.
- In the Amount field, enter the amount to transfer.
- In the Frequency dropdown, choose “one time transfer” to make a single payment. Choose any other option (Ex: “monthly”) to create a recurring transaction.
- Click in the Send On field, and then select the date that you want the transfer to occur.
- (Optional) Enter information about the transfer in the Memo field.
- Click “**TRANSFER FUNDS**”.
- Click “**AUTHORIZE**” to finalize the payment.
- In Activity Center, the status of the transaction should indicate “authorized.”

Funds are applied in the following order:

- Billed Interest
- Billed Principal
- Penalty Interest, if any
- Late Fees, if any
- A/Rs
- Additional Principal

Canceling a Payment

Note: must be canceled before the transaction is at “processed” status

- Choose the Activity Center option within the Money Movement section on the home page.
- Find the transaction you want to cancel and click on the three vertical dots to the right on the transaction line.
- Click on “**CANCEL**”.
- A Cancel Transaction popup appears. Choose Confirm.

Canceling a Recurring Payment

Note: must be canceled before the transaction is at "processed" status

From the Activity Center page:

- Go to Recurring Transactions.
- Find the recurring transaction you want to cancel and click on the three vertical dots to the right on the transaction line.
- Click on "**CANCEL SERIES**".
- A Cancel Recurring Series popup appears. Choose Cancel series.

Timing of Payments

All payments are due on the 1st of the month – any payment made after the 1st may be subject to penalty interest and late fees. Cut-off times and amount specifications are shown in the chart below.

Amount of Payment	Time of Day	Effective Date of Transaction
Equal to or < \$1,000,000	Before 12:00 PM CST	Current Business Day
> \$1,000,000	Before 12:00 PM CST	Next Business Day
< \$1,000,000	After 12:00 PM CST Before 3:00 PM CST	Next Business Day
> \$1,000,000	After 12:00 PM CST Before 3:00 PM CST	Next Business Day
< \$1,000,000	After 3:00 PM CST	Next Business Day
> \$1,000,000	After 3:00 PM CST	Two Business Days

Go Paperless

- Go to Services > Statements.
- Select how you would like to receive notification of the availability of statements by updating Notify Me By. Please note that the notification options may be changed by updating the information in your Profile under Settings on the Menu.
- Verify the selection is correct and select "**SUBMIT**".

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866-AgLoans

AgTrust Farm Credit always aims for our customers' information to be protected. If you receive anything suspicious, don't respond, don't click on links, and don't open attachments. If you have a concern or question, reach out to your local loan officer or call 866-AgLoans.