AgTrust™ FARM CREDIT

Ag Banking Online (ABOL)

Logging in for the First Time

From Lone Star's home page www.AgTrustACA.com:
- Enter your user id next to AG BANKING ONLINE and select LOGIN.
- 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 secured access code.) When the code arrives, enter the code and click Submit.
- You will be prompted to change your password. Enter your new password, confirm the password, and click Submit.
- Update your online profile and click Submit Profile.
- Read the electronic agreement and click I Accept. You will be taken to the ABOL Home Page.

Making a Payment

From the Funds Transfer page:
- 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 account to which you want to make a payment.
- In the Amount field, enter the amount to transfer
- Click in the Transfer Date 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 on Authorize to finalize the payment. (Note: If you click on Print this Authorization before you click on Authorize, you'll need to navigate to the Activity Center to Authorize the transaction.)
- The status of the transaction should indicate "authorized".

Funds are applied in the following order:
- Installment Interest
- Installment Principal
- Penalty Interest, if any
- Late Fees, if any
- Additional Principal

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

From the Activity Center 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.

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. The cut-off time for payment to be effective the next day is 3:00 PM. If posted after 3:00 PM, payment will be posted in 2 business days.

Making a Past Due Payment

Processing of payment will not occur if the payment is past due. A past-due payment is one that is 15 days or more past due from the payment due date. If payment is not submitted by 3:00 PM on the business day before the 15th, the online payment option is not available. If this is the case, please contact your local branch to discuss other payment options.

Go Paperless

- Go to Services (left-hand side of screen) > Statements.
- Read the electronic agreement and click I Agree.
- In the Profile tab, for each account listed change the Delivery Type to Electronic.
- 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 election is correct and select Submit.

Setting up a Recurring Payment

From the Funds Transfer page:
- 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 account to which you want to make a payment.
- In the Amount field, enter the amount to transfer
- In the Frequency field, pick the frequency of when you want payments to recur. (Examples: "weekly", "monthly", etc.)
- Click Start Date field, and then select the date or day of the week that you want the transfer to occur.
- In the Repeat Duration area, pick "forever (until I cancel)" or "until date (set an end date)".
- (Optional) Enter information about the transfer in the Memo field.
- Click Transfer Funds.
- Click on Authorize to finalize the payment. (Note: If you click on Print this Authorization before you click on Authorize, you'll need to navigate to the Activity Center to Authorize the transaction.)
- The status of the transaction should indicate "authorized".

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 all the way to the right on the transaction line.
- Click on Cancel series.
- A Cancel Transaction popup appears. Choose Confirm.

Making an Additional Principal Payment

If you make an additional payment after your account is current and no installments are due, the funds will be applied to additional principal.

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