[00:00:00] - Speaker 1
Ag Banking OnLine with Texas Farm Credit: Access your Texas Farm Credit accounts on the web using Ag Banking Online. Whether at home or on the go, you'll be able to conveniently manage your accounts, adjust your settings, send messages, view statements, process transactions, and more.

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Set Up Online Banking: You'll find the Online Banking enrollment form on the Texas Farm Credit website. Find the signup link in the top navigation under “Online Banking.” Next, you’ll need to provide your personal information, such as name, address, and contact information. You’ll also be prompted for your account details, including loan numbers and business name. After signing up, you can also manage your accounts with the convenient Ag Banking mobile app. If you have questions about Online Banking or need help signing up, feel free to contact us.

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Accounts Overview: After you log into Online Banking, you'll land on the Homepage which displays a list of your accounts. You'll see the online display name and other relevant information in each of the account tiles. Clicking on the account tile takes you to the Account Transactions page where you'll see a list of transactions that can be sorted by date, description, or amount. Using the column headers, you can expand or collapse individual transaction details by clicking on each transaction. The Options icon at the far right of each transaction allows you to toggle the transaction details and visibility and even print a transaction. The Ask a Question option at this level generates a new thread with these specific transaction details. In the Messages section of the site, just above the list of transactions, you'll see several icons that allow you to perform different actions within the account. You can search the transactions by entering freeform text, filter them using specific filter criteria, make a quick transfer from one account to another, or export the list of transactions to a spreadsheet. Using the Options icon, you can print the entire list of transactions or ask a general account level question, which will also generate a new message. Clicking on the Details tab displays all the account details, which you can print by clicking on the print icon in the top right all the way. At the bottom, you have the option to hide this account from the Homepage by toggling the Account Visibility off. When you do this, you'll get a warning as well as instructions on how to toggle it back on. If you hide it, you

can return to the Homepage by clicking on the home tab in the navigation pane or by using the back to home link at the top of the page.

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Settings: To adjust your settings, click on Settings. In the navigation pane, you'll see several options. Profile allows you to update your Online Banking email address and phone number. Be aware that changes you make here will not be reflected in your official records. To update your official records, you'll need to contact us at Texas Farm Credit from Account Preferences. If you click on an account to display the details, you can update the online display name that shows on the Homepage. If you have more than one account group, you can change which one it's in by selecting from the dropdown, and you can toggle the visibility of the loan on the Homepage. For external accounts such as a checking account at another financial institution, you can also update the online display name or you can delete the account. From Security Preferences, you can either change your password or update Secure Delivery Preferences. To change your password, click this option. Enter your current and new password that meets the listed requirements and click Change Password. To change the email or phone contact information where you receive secure access codes, click Secure Delivery, and then either make updates to existing information using the Pencil icon, delete a contact method using the Trash icon, or add new contact methods using the Text or Email Address buttons at the bottom.

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Messages: It’s easy to communicate securely with us about your account. Start by clicking Messages in the navigation menu. To start a new message, simply click the Create a Message link or the Pencil icon to bring up the new conversation panel. From here, you'll select a recipient from a dropdown, enter a message subject, and then add the contents of your message. You'll also have the option to add an attachment to the message by clicking Attach a File and selecting a supported file. Once your message is ready, simply click Send Message and you'll see a “Message Sent” popup confirmation. You'll see your new message appears in the left panel with the message subject, name of sender, the date and or time the last message was sent or received, and a Paperclip icon if there is an attachment. If you want to review the conversation, simply click the message to display the thread.
You can check the box for "This Message Should Never Expire” to make sure it remains in your messages forever. You can also click the Trashcan icon to delete

the message, or you can reply to the message by clicking the Reply icon and entering a new message and or attachment from the Account Transactions page. If you clicked the Options icon and selected “Ask a Question,” either about your account or about a specific transaction, that message would appear in the Messages pane along with the account or transaction details and any message you entered. A message would also appear if you clicked “Inquire” from the Actions menu of a transaction in the Activity Center. Lastly, if you wish to delete multiple conversations at once, click the Delete Multiple link below the messages, check the messages you wish to delete, and click "Delete.” Or, if you change your mind and no longer wish to delete them, simply click ”Cancel.”

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Statements: It's easy to view your Texas Farm Credit statements with Ag Banking Online. Online Banking statements reside under the Services menu. When this link is clicked for the first time, a popup will ask you to verify that you can see a sample e statement. This is to confirm that your system is set up correctly to view your statements online. If you can't see the PDF, click “I cannot see it” and contact us at Texas Farm Credit for assistance. Once you click, “I can see it,” each of your accounts will display with the option to select how you prefer to be notified about paperless statements: via email or text message. Your contact information is not editable on this screen so if you need to make an update, close out of the Statements window by clicking the X in the top right, go to Settings, then Profile, and update your email address or phone number.
Then, return to Statements and proceed with selecting your notification preference for each account and click "Submit All.” After you’ve been enrolled, clicking Statements on the Homepage will take you directly to the screen. To search for statements, select the relevant account using the dropdown, enter date range criteria, and click "Search.” The statements are grouped by year. You can expand or collapse these panels to search through different years. You can also change the number of entries that display per page, enter search criteria to filter by keyword, sort the entries using the column headers, or click "Previous,” “Next,” or a specific page number to see additional statements. To view a statement, simply click the Statement icon, and if there is a link in the Inserts column for a statement, you can click that link to view the insert. Lastly, if you would like to start a new search, click the Statements button directly above the Date field to refresh the page to the default view. If for any reason you wish to start receiving paper statements again, you can click the Profile tab, change the delivery type to

“Electronic and Paper,” and submit your request. When you're done working with statements, click “Exit” or the X in the top right to return to Online Banking.

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Transactions: All payments or transfer of funds will initiate from the Funds Transfer screen, which may be accessed from other screens but can always be found under the Transactions menu in the left navigation. To make a payment, select the "From” and “To” accounts from the dropdowns. Enter an amount and select a desired frequency for one-time transfers. Select the transfer date, which defaults to today's date. Enter a memo if desired and click “Transfer Funds.” An authorization popup will appear to review and authorize the transaction. Once you click ”Authorize,” the payment will process and appear under the All are Processed tabs on the right. To set up a recurring payment, select the “From” and “To” accounts, enter the amount, and select the appropriate frequency from the dropdown. Then, update the start date of when the first payment will be processed. Set the Repeat Duration to “Forever” or to a fixed end date.
Enter a memo and click “Transfer Funds.” The authorization popup appears, followed by “Transaction Authorized.” When you return to the Funds Transfer screen, the recurring payment will appear under the All or Pending tabs. To view a payment, click “Activity Center” under the Transactions menu, which will open to the Single Transactions tab. You can click the transactions to expand and collapse the details and click the Actions icon to the right of the transaction amount to perform other actions such as Cancel, Edit, or Inquire, which will generate a new thread in your Messages screen. If editing, you'll return to the Funds Transfer screen to make updates and then submit it as you would a regular payment. Recurring transactions can be viewed on the Recurring Transactions tab where they can also be canceled or edited from the Actions menu.
You’re all set up to manage your Texas Farm Credit accounts with Ag Banking Online. Don’t hesitate to contact your community Texas Farm Credit branch and we’ll be happy to help!