



# Welcome

Online banking user guide

**This user guide will help you get started with instructions for first-time use and information on features.**

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**Need Help? Contact our Customer Care Team!**

[customercare@agwestfc.com](mailto:customercare@agwestfc.com) or call 866.552.9172

Available from 7 a.m. - 5 p.m. PT Monday - Friday, except holidays.

## Before you begin |

You must complete your first-time log in on a computer. Subsequent log ins may be performed on a mobile device.

- **You must use a computer that has:**
  - Microsoft Windows 10 or Mac OS X 10.10 or later.
  - Available browser updates applied for improved security that provides anti-virus and spyware protection.
  - An internet connection with a minimum of 1 Mbps downloads speed.
- **For the best experience, use these internet browsers when accessing online banking:**
  - Google Chrome
  - Firefox
  - Microsoft Edge
  - Or Apple Safari for Mac
- **You will be required to change your password upon successful log in with your login credentials.**
- **You will have the option to register your device/browser for security purposes. Only register trusted devices/browsers such as your own personal computer, tablet or phone.**

*Note:* If you choose not to register, you will be prompted to receive a Secure Access Code each time you log in, which is the most secure method.

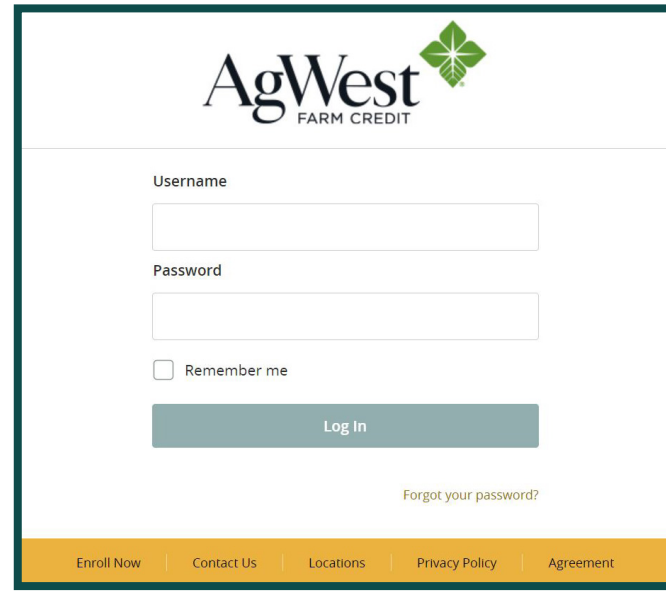
- **You will need to add and verify your external bank account(s). This may take about three days to setup before money can be moved. See detailed instructions below.**

*Note:* Contact your branch or Customer Care if you need to make a payment from an account already on file while your external accounts are being setup.

## First-time log in |

### 1. Enter Username and Password and select “Log in.”

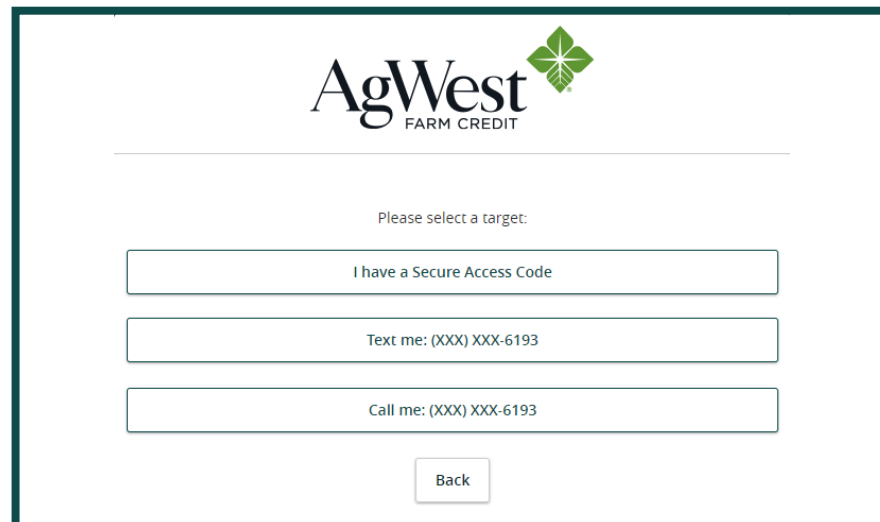
*Note:* Selecting “Remember Me” saves Username but does not retain your password.



The login page for AgWest Farm Credit. At the top is the AgWest Farm Credit logo, which includes a green four-leaf clover icon. Below the logo are two input fields: "Username" and "Password". Under the password field is a checkbox labeled "Remember me". A blue "Log In" button is positioned below the checkbox. A link "Forgot your password?" is located below the "Log In" button. At the bottom of the page is a yellow navigation bar with links: "Enroll Now", "Contact Us", "Locations", "Privacy Policy", and "Agreement".

### 2. Select how you would like to receive your six-digit Secure Access Code (options are call or text message).

*Note:* After 15 minutes the code expires and you must request a new code.



The page for selecting how to receive a Secure Access Code. It features the AgWest Farm Credit logo at the top. Below the logo, the text "Please select a target:" is displayed. There are three radio button options: "I have a Secure Access Code", "Text me: (XXX) XXX-6193", and "Call me: (XXX) XXX-6193". A "Back" button is located at the bottom center of the page.

3. Enter the six-digit Secure Access Code sent to you in the text box and click “Submit.”



Enter your Secure Access Code

4. Create a new password following the password criteria provided on the screen then click “Submit.”



Please set your new password:

**Password Requirements:**

- Must be between 8 and 40 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password

Current Password

New Password

Confirm New Password

## 5. Read through the Online Agreement and Disclosure and click “I accept” at the bottom.

The screenshot shows the AgWest Farm Credit login interface. On the left, there is a sidebar with a 'Login' button and a 'Disclaimers' section titled 'FIRST TIME LOGIN DISCLAIMER'. The main content area displays the 'Online Banking Agreement and Disclosure Statement'. The agreement text states that by clicking 'I Accept' or otherwise accessing the services, the user agrees to be bound by the terms and conditions. It lists several key points: obligations to the user, mutual agreement to arbitrate disputes, ways in which notices and disclosures may be sent, limitations on liability, and the governing law of the State of Washington. The agreement is divided into three parts: Part I (General Terms and Conditions for Use of Online Banking), Part II (Electronic Funds Transfer Services), and Part III (Mobile Check Capture). Definitions for terms like 'Access Codes', 'Additional Services', and 'Authorized User' are provided at the bottom.

## 6. Select the desired device/browser registration option.

*Note:* Only register trusted devices/browsers such as your own personal computer, tablet or phone.

- **Do Not Register Device** – (recommended) If you choose not to register, you will be prompted to receive a Secure Access Code each time you log in, which is the most secure method.

The screenshot shows the AgWest Farm Credit device registration screen. At the top is the AgWest Farm Credit logo. Below the logo, the text reads: 'Device Registration. If this is a public computer or one that you do not plan to use in the future then do not register this device.' Below this text is a green message: 'Access Code Accepted.' At the bottom, there are two buttons: 'Do Not Register Device' and 'Register Device'.

## Getting started

Go to **Services** and select **Add External Account** to enter external account information.

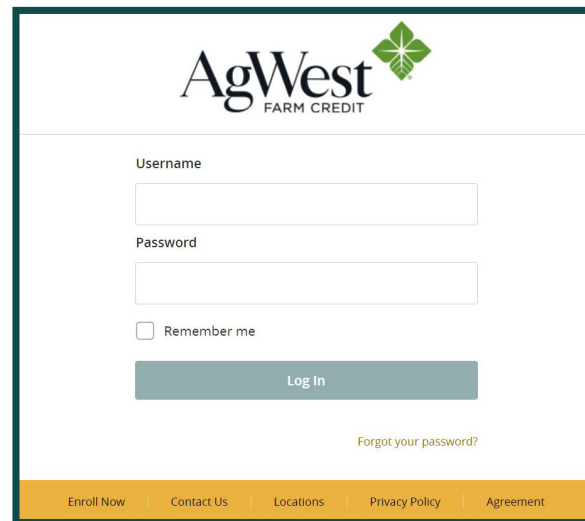
Go to **Settings** to review and set your preferences.

- **Account Preferences** – Organize or nickname accounts on the Home page.
- **Security Preferences** – Set secure Access Code delivery preferences.
- **Set alerts** – Enable/disable security alerts for account activity.
- **Statement Delivery** – Enroll in e-statement delivery for all accounts.
- **Personalize your Home Screen** – Drag and drop accounts to create Account Groups.

For address changes, contact Customer Care at 866.552.9172 or your local branch. Address updates made in online banking do not change your address in AgWest Farm Credit's system of record.

## Resetting a forgotten password

Use the **Forgot Your Password** option on the Log in page and follow the prompts. Contact Customer Care at 866.552.9172 if you're unable to reset your password.

The image shows the AgWest Farm Credit login page. At the top is the AgWest Farm Credit logo, which includes a green leaf icon. Below the logo are two input fields: "Username" and "Password". Under the "Password" field is a checkbox labeled "Remember me". Below the checkbox is a blue "Log In" button. To the right of the "Log In" button is a link that says "Forgot your password?". At the bottom of the page is a yellow navigation bar with links: "Enroll Now", "Contact Us", "Locations", "Privacy Policy", and "Agreement".

## Opting in to e-statements

1. Navigate to **Settings>Statement Delivery**
2. Select the pencil icon to select your preferred delivery type (e-statement or paper) for **each account**.

1. Navigate to **Services>Add External Account** to enter external account information and click “**Continue.**”
2. Review entries for accuracy in the designated routing and account number fields. Make sure to include any leading zeroes in the account number.

3. **On the next business day**, log in to your external bank account to obtain micro-deposit amounts (depending on your banking institution it could take up to three business days for micro-deposits to appear).

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## Setting up external accounts

4. Log in and navigate to **Services>Verify External Account** to enter micro-deposits.
5. Select the radio button to choose the account you want to verify.
  - In the **Verify Deposit Amounts** section, enter the amount of the two small micro-deposits that were posted to the external account. Enter the amounts without decimals or other characters. Example: A micro-deposit of .28 cents should be entered as 28
  - Click “Continue.”
  - After the deposits are verified, the external account is immediately available for use in **Payments & Transfers**.

*Note:* Verify one account at a time and ensure the radio button is on the account number that matches the account number where the micro-deposits posted. You will need to verify the two unique deposit amounts.

**Please complete all steps of this process within fourteen days.**

AgWest FARM CREDIT

Get Started Phone: 866.552.9172 Email: customercare@agwestfc.com Hours: 7 a.m. - 5 p.m. PT, Monday-Friday Good Afternoon, [redacted]

Home  
Summary of Accounts  
Messages  
Payments & Transfers  
Users  
Statements  
Branches (external site)  
Reports  
Services  
Add External Account  
**Verify External Account**  
Stop Payment  
Help (external site)  
Settings  
Log Off

### External Account Verification

Please choose an account to verify using the amounts that were deposited to your external account. **Ensure you select the correct account for each micro deposit or it could cause your external account to not be validated.**

☒ Account [redacted]

Account Type: Checking  
Routing Number: [redacted]  
Status: Funds have been sent to the target account

#### ENTER DEPOSIT AMOUNTS BELOW TO VERIFY EXTERNAL ACCOUNT

The deposit amounts should be entered in cents (example: \$0.05 should be entered as "05").

Amount #1:  
17

Amount #2:  
05

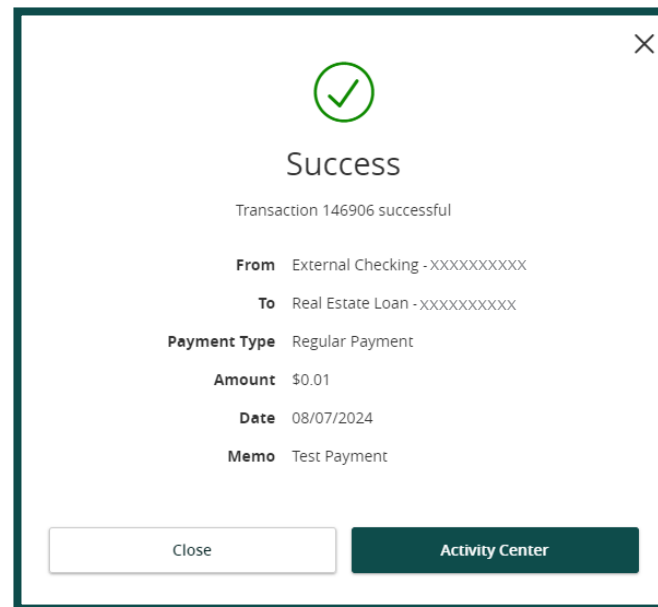
Click here to return to the main form.

Continue

## Setting up payments

1. Once you have verified your external account, navigate to **Payments & Transfers**.
  - **Funds Transfer** – Transfer funds from eligible AgWest accounts to a verified external account.
  - **Loan Payments** – Make payments to your AgWest accounts.
  - **Mobile check capture** – Applicable when using the mobile app and available for eligible AgWest accounts.
  - **Activity Center** – See every transaction you have initiated in online banking. This includes one-time transactions, recurring transactions, and mobile check captures.
2. Select **Loan Payments** to make a payment to your loan.
3. Fill out the necessary information and click “**Submit.**”
  - If you would like to create a recurring transaction, check the **Recurring Transaction** box and determine the frequency you would like to make payments. Be sure to note the start date and end date.

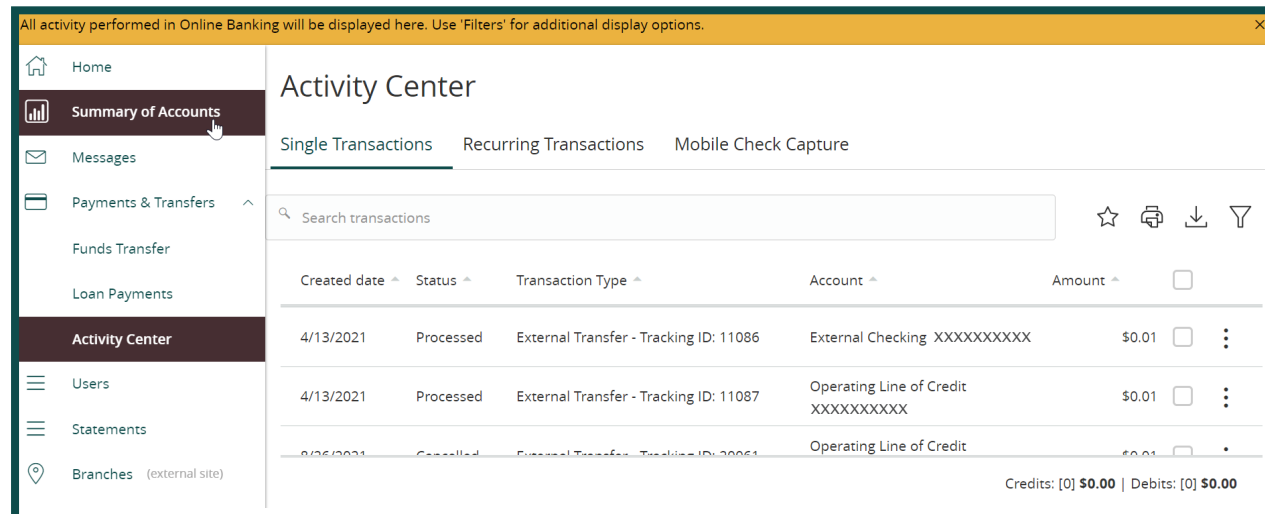
*Note:* If you select “Total Amount Due,” it will be grayed out for \$0; however, the system will pull the total outstanding amount due from your billing statement when your payment is scheduled to pull.



4. Click through to your **Activity Center** to confirm the process.

## Using the Activity Center

The **Activity Center** is a great resource to check on payments you have initiated in online banking. Here, you are able to confirm payments that have been processed, cancel future-dated payments, and more.



| Transaction Status | What does that mean?                                    | Can I cancel this payment? |
|--------------------|---------------------------------------------------------|----------------------------|
| Authorized         | This transaction was set up to process at a future date | Yes                        |
| Processed          | This transaction has already been processed             | No                         |
| Cancelled          | This transaction was cancelled successfully             | N/A                        |
| Failed             | This transaction did not process successfully           | N/A                        |

- Click on a transaction to view more details, including – “Create Date,” “Process Date,” “To and From Accounts,” “Memo Descriptions,” etc.
- To cancel a one-time transaction or a recurring series, please click the three dots next to the Authorized payment you wish to cancel under the **Single Transactions** or **Recurring Transactions** tab. Then select “Cancel.”

*Note:* If you have a recurring payment set to pull **Total Amount Due**, the series will show \$0 until each payment is processed. This is because your recurring payment could vary month-to-month dependent on your loan structure.

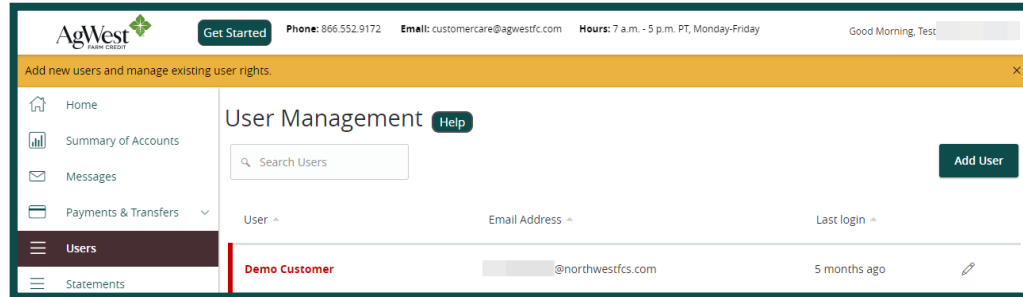
If you have accidentally made a payment and the status of that payment is **Processed**, please contact your account team or Customer Care as soon as possible.

## Adding additional users (admins only)

1. Navigate to **Users**.
2. Select **Add User** on the User Management screen.

*Note:* Additional users can have varying degrees of access and rights depending on how they are set up by the account administrator and can only perform transactions of amounts designated by the administrator.

3. Enter the user details and follow the prompts to create a new user. Mobile phone numbers are encouraged so that both text and call Secure Access Code targets are available.

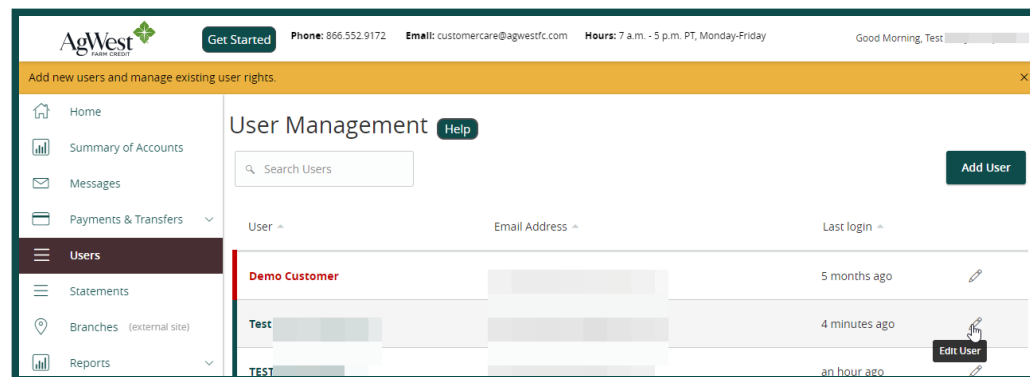


4. Review and assign rights to the user (see **Managing Additional Users** for instructions).
5. Provide additional users with their username and password. Additional users are not automatically notified when they're set up in online banking.

*Note:* The administrator who sets them up will need to provide their Username and password. For security purposes, the new user will be asked to change their password when logging in the first time. Additional users will only see accounts once the Admin identifies the permissions and accounts that user has access to on the **User Management** screen. See **Managing Additional Users** below for instructions.

## Managing additional users–transactions and limits (admins only)

1. On the **User Management** screen, select the pencil next to the user you want to update.



## Managing additional users–transactions and limits (admins only)

- On the **User Details** screen, select “Assign Rights.”

Complete the following details for your new user.

### User Details

Status: Active [Edit Status](#)

#### PERSONAL DETAILS

|               |           |               |
|---------------|-----------|---------------|
| First Name    | Last Name | Email Address |
| Demo          | Customer  |               |
| Phone Country | Phone     |               |
| United States | (509)     |               |

#### USER LOGINS

| Login Name    | Channel  | Status           | Last Logon | Actions |
|---------------|----------|------------------|------------|---------|
| zDemoCustomer | Internet | Login Locked Out | 8/3/2022   |         |

[Cancel](#) [Delete](#) [Assign Rights](#)

- On the **Overview** tab, edit rights and limits by checking or unchecking each option.

**Note:** The **View** column is defaulted to “Own” for all users. It is recommended that admins update their own rights to include “All” so they can view each sub-user’s transactions initiated in the admin Activity Center. By selecting “All” on the Admin, you can set up a second review process for drafting and approving transactions.

Select transaction type hyperlinks to update rights for user.

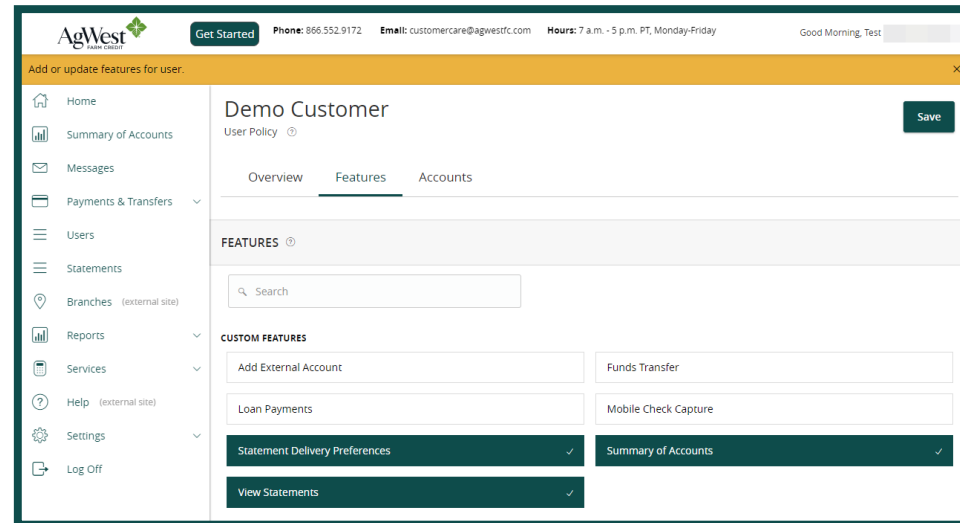
User Policy [Save](#)

Overview Features Accounts

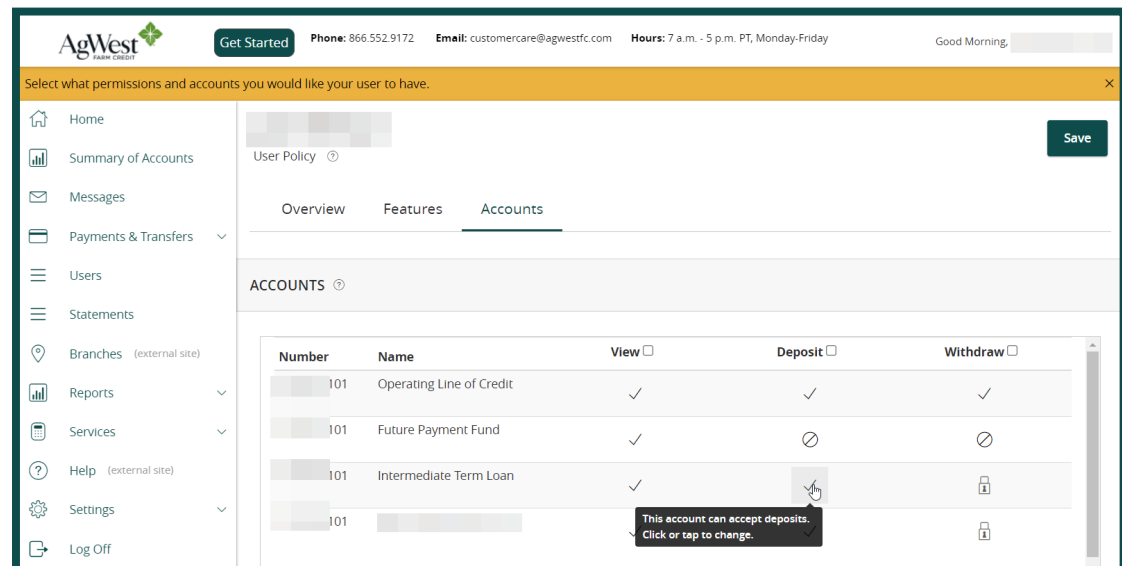
| Transaction Type    | Approval Limit | Per Day Approval Limits | Per Month Approval Limits | Per Account Approval Limits | Draft                               | Approve                             | Cancel                              | View |
|---------------------|----------------|-------------------------|---------------------------|-----------------------------|-------------------------------------|-------------------------------------|-------------------------------------|------|
| Stop Payment        |                | 15                      | 15                        | 15                          | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | Own  |
| Transfer - External |                |                         |                           |                             | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | Own  |
| Transfer - Internal |                |                         |                           |                             | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | Own  |

## Managing additional users—transactions and limits (admins only)

- On the **Features** tab, assign access to features such as the ability to make a loan payment, funds transfer, or add an external account.



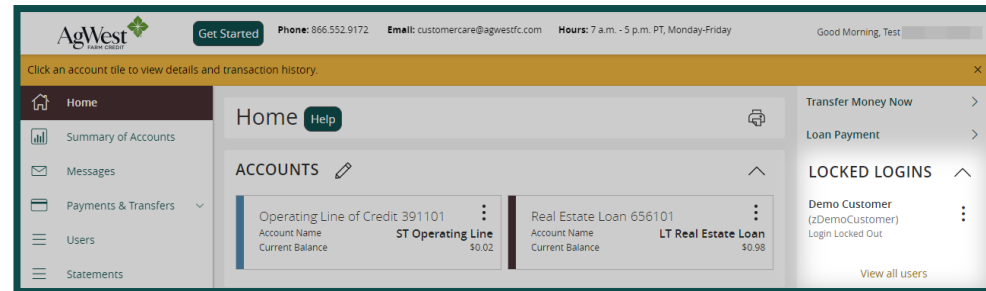
- On the **Accounts** tab, assign access to loans and Future Payment Funds. Additional users can only access accounts enabled by the administrator. Click the **“Show Unassigned Accounts”** link if you do not see accounts expected in the list.
- Save your changes.



## Managing user account status

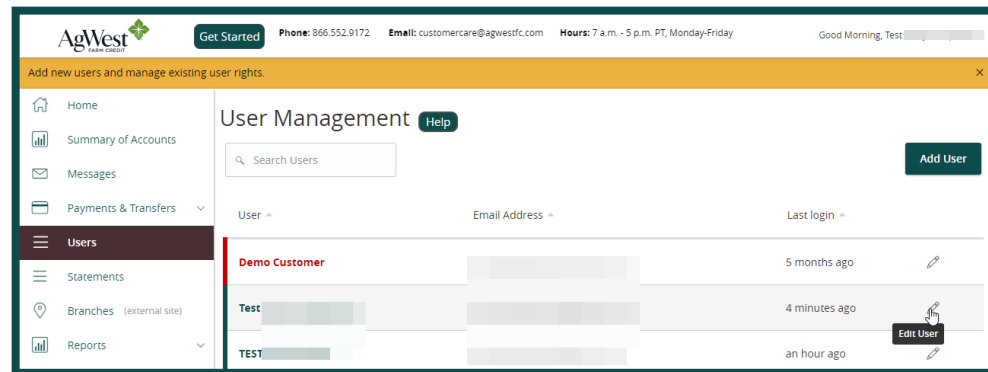
### Unlock User Account

On the **Home Screen**, use the Locked Logins feature to unlock users who have been locked out of online banking.

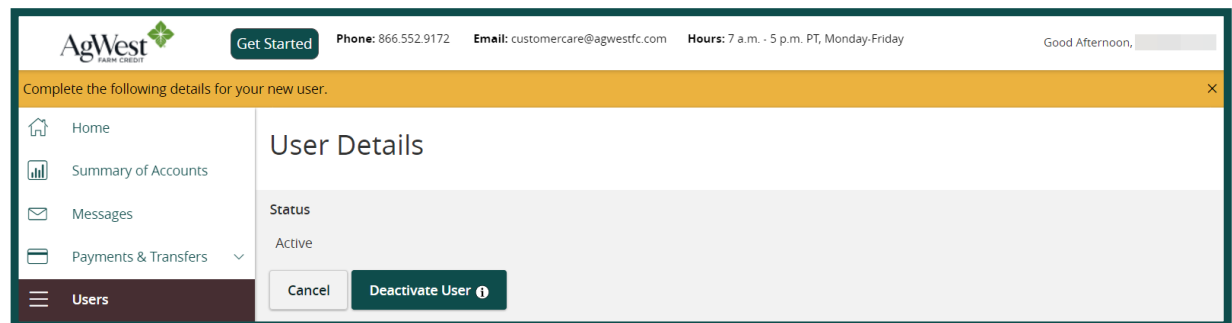


### Deactivate User

1. On the **User Management** screen, select the pencil to update the user account.



2. Click on the “**Edit Status**” link on the **User Details** screen.
3. Select “**Deactivate User.**”

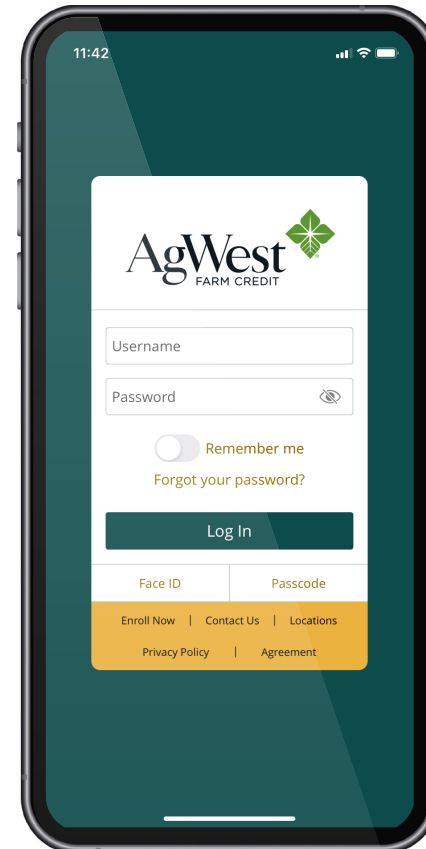


## Installing the mobile banking app

You can download the mobile banking app for your iOS or Android device from the Apple App Store or the Google Play Store.

1. Open the Apple App Store (iOS) or the Google Play store (Android).
2. Search for **AgWest FC Mobile Banking**.
3. Install the application.
4. View and manage your accounts anytime from almost anywhere!

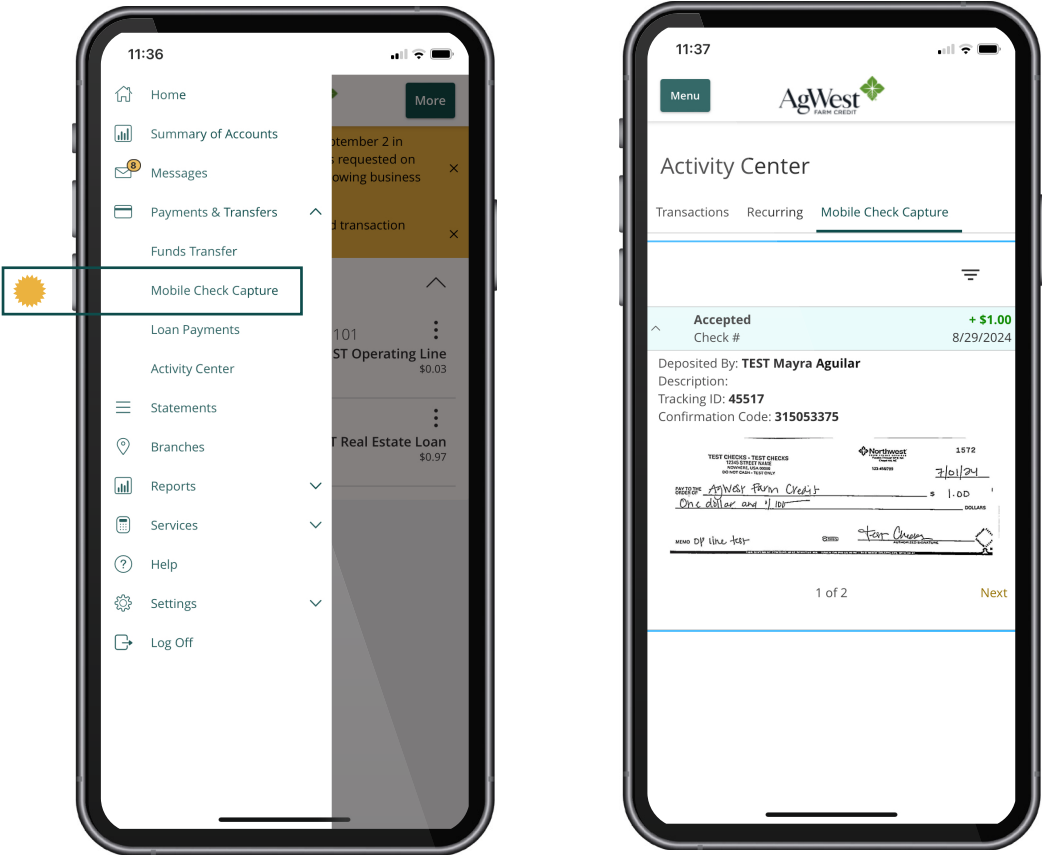
*Note:* Your initial log in cannot be on the mobile app. It is recommended that you do your initial login using a desktop. Web access is needed to use mobile banking and availability may be affected by your mobile device's coverage area. Your mobile carrier's message and data rates may apply.





# Mobile check capture troubleshooting tips

With mobile check capture you can make payments to your loans (only available for certain loan types).  
Check images are located under the **Activity Center**.



## Mobile check capture troubleshooting tips

To avoid an error message after taking a picture of the check and selecting “Submit:”

- Confirm that you have the latest version of the app.
- Use sufficient lighting - place check near a lamp or natural source of light. Photo must be readable, not blurry.
- Turn off flash.
- Place check on a background with a solid, consistent color without patterns or texture (marble and wood grain tabletops can impact image quality).
- Do not use a background that blends with the check color.
- If needed, place small dot on each corner of the check (size of pencil eraser) to help align the check and define the borders.

Same day funds are effective on all checks submitted by 1 p.m. PT. Funds available for transfer in online banking the next day.

- Limits are per business day; to find out more information on limits, please contact your account team or Customer Care.

International checks are not eligible for mobile check capture.

Checks written to AgWest directly, or jointly payable to you and AgWest, may be submitted via mobile check capture. You must endorse jointly payable checks before submission. AgWest’s endorsement is applied virtually after submission.

Submitting jointly payable checks written to two individuals (i.e. you and a third party) is not recommended unless all parties have properly endorsed the check prior to submission.

Contact your local branch if you have questions regarding proper endorsement.

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