Online Banking
Account Access User Guide

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1st Farm Credit Services®

AT THE HEART OF A GROWING AMERICA

www.1stfarmcredit.com

Enrolling in Online Banking

1 - Go to www.1stfarmcredit.com.

2 - Click on the enroll button located in the upper right-hand side of the screen under Online Banking. A second window will open in our secure, encrypted site.

3 - Check that you have the necessary system requirements: works best with Internet Explorer 6.0 or 7.0, Java Plugin version 1.4 or higher and Adobe Acrobat Reader. Note: It is a good idea to add the e-mail address, no-reply@olbfcs.com to your address book. This will allow the e-mails from 1st FCS regarding online banking to get past any spam filter you may have. Additionally, you may need to un-install any specialty toolbars, (i.e. BING, GOOGLE, YAHOO) and turn down any virus scanners to properly complete the enrollment process. In most cases, these can be reinstalled and turned back up after enrollment.

4 - To create your online account, enter your customer number, social security number or business identification number and click "Continue".

5 - Enter a few pieces of information to get started.

   1st FCS loan/lease account number
   Current principal balance of loan/lease entered above
   Username
   Password
   Email address
   Internet connection preference

6 - Click "Continue".

7 - Review and accept the Master Online Banking Agreement by checking the E-sign box and click "Continue". You can save or print the agreement before clicking continue.

8 - Click to close your browser and you will receive an email confirmation stating your enrollment is complete. It may take up to 20 minutes to receive the email confirmation.

Register Security Token

Once you receive the email confirmation from the enrollment process, you can log in to Online Banking. The initial login will walk you through establishing a security token on your computer as additional security with a PIN number. You will need your username, password and PIN to log on to Online Banking going forward. It is important to complete the following steps using the same computer.

1 - Go to www.1stfarmcredit.com and click on Online Banking.

2 - Enter username and password and click on login button.

3 - On the token registration screen enter the email address where you want the system to send your activation key. (An activation key will be emailed to you to proceed with the security token activation.)

4 - On the token activation screen enter the activation key sent to you via email, select a pin number for your login account, answer the questions to help with PIN resets. If using a public computer, select one time login and click ok. By clicking the one time log in, the security token will not be saved on the public computer.

5 - The next screen will be security questions to help in case you forget your password. Answer the questions and click ok.

6 - You will be taken to the Online Banking Welcome Screen.

View Account Information and History

From the Welcome Screen, click Account Info/Payment and the Account Summary Screen will appear displaying all accounts.

View Transaction Details

1 - Highlight account row on the Account Summary screen.

2 - Click on the first magnifying glass to view Transaction Details. Last 90 days of transactions displays. Note: If you want more history click on the globe icon to change the search criteria. Remember to click the save button if you want to keep your new criteria each time you return.

3 - You can view and print transactions report by clicking on the report button.

4 - You can export transactions by clicking the export button.

5 - You can jump to account details by clicking on the Account Details Button.

View Account Details

1 - Highlight account row on the Account Summary screen.

2 - Click on the second magnifying glass to view account details.

3 - You can print account details report by clicking on the report button and print.

4 - You can jump to transactions details by clicking on the transactions details button.

View Account Information and History Continued

Statements and Bills

1 - Click on Statements and Bills. A new window will open with a list of annual statements, monthly statements of current year and most recent bill, within the last 60 days.

2 - Click on the statement or bill you wish to view. The statement or bill will display for viewing and you may print or save to your computer.

3 - Once you are finished with the statements you should close the window. Return to the Online Banking site to continue or logout.

Download Transactions

1 - Click on Account Info/Payment, Account Summary, select an account on the Account Summary screen.

2 - Click on the first magnifying glass to view Transaction Details.

3 - Click on the export button at the bottom of the screen.

4 - Select from the dropdown, tab delimited or CSV format.

Transfer Funds Online

Now that you've enrolled, you can transfer funds online. You can authorize payments for your loan online or move money from one account to another. You can also manage your Farm Cash Management account.

You can access the transfer summary screen by clicking on Account Info/Payment, Transfer/Payment. From the dropdown list, select an account to view or process a transfer (add transaction). Existing transfer templates and pending transactions will be listed for the account.

Understanding Your Transfer Options

What is a template?

A template defines bank and account information you set up once, so when you do a similar transaction - such as paying your loan online monthly - you do not have to re-enter your bank information.

When setting up a new template you need your bank routing number and account number.

Understanding Your Transfer Options (Continued)

Transfer In (payment or investment) You can transfer funds online by selecting an existing template or setup a new template to transfer funds from your checking or savings account by one of three Transfer In Options:

> **As Billed** - pulls automatically for the billed amount due on your loan. This is a one-time transaction.
>
> **Recurring (Fixed) Payment** - pulls a specific dollar amount with excess available to be applied to principal or funds held monthly, quarterly, semi-annual or annual basis.
>
> **One-time or On Demand** - allows you to pay a specific amount on a business day of your choice.

If your loan repayment allows and billing is not due, you can specify payments be applied to interest only or special principal.

> **Transfer Out** (disburse or withdraw) You can move funds from your line of credit loan to your bank account, pay a third party, or withdraw from Farm Cash Management by selecting an existing template. You can set up one of two Transfer Out options.
>
> **One-time** - disburse a specific dollar amount from your 1st FCS line of credit loan to your bank account on a specific business day once.
>
> **Recurring** - disburse a specific dollar amount from your 1st FCS line of credit loan to your bank account monthly, quarterly, semi-annually or annually.

Once you have set up your transfer out template you can modify and make changes online.

> **Internal Transfer (FCS accounts only)** You can transfer available funds from a 1st FCS line of credit loan, Farm Cash Management account or funds held account to another internal FCS account online. Internal transfer options include:
>
> **Billed amount** - transfer funds to pay another loan's billing during the billing cycle.
>
> **Interest Only Payment** - transfer funds to pay interest due.
>
> **Special Principal Payment** - transfer funds to pay down principal until the billing is due or has been satisfied.

By adding any of these templates to your account, the next time you return to Online Banking, you just click on the appropriate template ID and click add transaction.

Make a Payment

To transfer funds from your checking or saving account to pay your 1st FCS account online, follow these steps:

1 - Click on Account Info/Payment, Transfer/Payment and select the appropriate loan from the account number drop down box.

2 - Highlight an existing template from the list or create a new template with the Plus icon.

3 - Click the add transaction button at the bottom of the screen, fill in the payment details and click submit.

4 - Verify the transaction has been set up on the transfer summary page.

Pay Now

Pay Now can be used for current bills outstanding with available bank account templates. Payment dates are defaulted to the next banking date and all late charges will be included in the payments. To pay different bills with different available templates, repeat the Pay Now process.

1 - Click on the Pay Now icon and a new window will open with a list of current bills and available templates.

2 - Use the check boxes to determine what bills you wish to pay. By default all bills are selected for you.

3 - Select the bank account you wish to make the payment from using the list of current templates available and click submit.

4 - Verify the transactions have been set up on the transfer summary page.

Drafts - View Drafts Online

1 - Click on Draft Images and the Draft Accounts screen will display a table listing all draft accounts with each day of draft activity.

2 - Highlight the row of the account and date you want to see draft images and click the magnifying glass.

3 - Click on the camera icon to the left of the draft you wish to view. Draft image will appear showing the front and back of the draft.

Upon enrollment, all existing drafts on the account will display under the first log in date. Going forward, drafts will be displayed based on the date the draft processed. If you are not sure of the date the draft processed, you can check the transaction details to retrieve the date. 1st FCS drafts through Wachovia are available online.

Heading- Icon Descriptions

View Highlighted Row	Account Detail
Create New	Refresh Screen
Delete Highlighted Row	Find
Modify Highlighted Row	Environment Settings

Need More Help?

If you get locked out of the enrollment process, Online Banking or have other questions, please call your local branch at (800) 444-FARM