



ONLINE BANKING & MOBILE CHECK CAPTURE OVERVIEW

ONLINE BANKING FUND MOVEMENT: There may be slight differences in how you move funds with AAC's online banking. Below highlights the ways you'll be able to move funds.



MOBILE CHECK CAPTURE

All of your administrators who have Transacting Authority can use Mobile Check Capture to apply checks directly to Revolving Lines of Credit or Funds Held Accounts.



EXTERNAL TRANSFERS

All of your administrators who have Transacting Authority can transfer funds via ACH to/from your external bank account. Requests received by 1 p.m. MT will be received the following business day.



ACH PAYMENTS

You must enroll in this service separately to pay vendors and/or employees through ACH payments.



WIRES

You must have a Wire Authorization Agreement on file to request wire transfers through online banking. Wire cutoff time is 3 p.m. MT. If your wire requires other approvals, we recommend making the request by 2 p.m. MT to avoid any delays.

WHAT'S BETTER, ACH OR WIRES?

Generally, we suggest ACH payments because you have 24 hours to recall the payment, if needed. This gives you an extra layer of protection. And wires often charge a fee to the person or organization you're paying, which can be avoided with ACH payments.

ONLINE BANKING RESOURCES

American AgCredit Login (agloan.com), Online Banking Enrollment FAQs (agloan.com)

ONLINE BANKING FREQUENTLY ASKED QUESTIONS (FAQS)

I currently have online banking with Farm Credit of New Mexico, will my online banking access convert over?

American AgCredit and Farm Credit of New Mexico have been working to obtain new agreements. Customers who have completed their American AgCredit Online Banking agreements will have access to American AgCredit Customer Portal / Online Banking on Oct. 4. The administrator will receive a welcome email on Oct. 4 with registration details.

I currently have online banking; will my external bank account information be available with American AgCredit Customer Portal / Online Banking?

Yes, external bank account information was provided from the Farm Credit of New Mexico online banking platform. Customers who have completed their American AgCredit Online Banking agreements and the external account had common ownership, have been converted over.

How do I pay my vendors and/or do payroll through American AgCredit?

American AgCredit provides Business ACH as a service to pay third parties and process payroll. To get set up with Business ACH, please contact our merger support team at (800) 869-6034.

How do I sign up for Online Banking?

Beginning Oct. 4, you can enrollment for the Customer Portal / Online Banking by completing your submission via agloan.com.

What if I do not want Online Banking?

American AgCredit does not require customers to have Online Banking, however we strongly encourage customers to sign up for Online Banking.

Why does Online Banking have limits?

To better protect customers, American AgCredit has established limits for all Online Banking Administrators for external bank transfers via ACH.

Will limits in Online Banking impact drafts or wire transfers?

Limits within Online Banking are only specific to ACH transactions initiated through online banking and do not apply to drafts, wires, or any Cash Manager products

Is there an option to not have limits within Online Banking?

To protect customers, American AgCredit does not have the option to remove limits within Online Banking.

Where did American AgCredit receive my external bank account information?

External bank account information was received from the current Farm Credit of New Mexico online banking platform.

What does account status represent?

By indicating the external account status, American AgCredit will not preload any inactive external accounts. This will help ensure that the external accounts displayed within Online Banking are converted and active.

Why does account ownership matter when sending and receiving money through online banking?

Verification of ownership allows American AgCredit to easily convert your owned external accounts over to our Online Banking platform for immediate use upon merger. Any external account that is currently as a third-party account would be processed through our business ACH services.

Why do I need to indicate if I am not the owner of an external account?

If you are not the owner of an external account, this would be considered a Third-Party Account. ACH are still able to be performed but need to run through the American AgCredit Business ACH service as a part of Online Banking.

If there are accounts listed that I do not want converted over to American AgCredit Online Banking, what should I do?

To remove any external account listed, under Account Status, select "Inactive – Delete" next to the desired account to be removed. This account will not be converted over to the American AgCredit Online Banking platform.

Who is eligible to use the Mobile Banking App?

Any existing American AgCredit customer once enrolled for Online Banking can download and use the mobile banking app. Customers not currently using Online Banking must first setup their online account prior to using the app.

Where can I download the App?

The app can easily be found in the App Store or Google Play Store – to locate, enter the keywords "American AgCredit Banking" in the search bar. Once downloaded, simply enter your existing Online Banking username and password.

What if I forgot my Password?

Simply click "Forgot password" in the lower right-hand corner of the login screen and follow the instructions. Please note – updating your password through the mobile app will also update it on the Online Banking desktop portal.

What mobile devices can use the App?

The app is supported by any mobile device that can support apps from the App Store or Google Play Store. These include iPhones, iPads and Android devices.

What will I be able to access in the App?

All of the features you enjoy on the Online Banking desktop experience will be available on the app, including transaction history, account information, transfer of funds and statements. Admin features available on the Online Banking desktop portal will available soon on the mobile app.