ONLINE BANKING

Mobile Banking FAQs

WHO IS ELIGIBLE TO USE THE APP?

Any existing American AgCredit customer who is currently using 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 not be available on the mobile app.

WILL MY ACTIONS IN THE MOBILE APP BE REFLECTED IN MY ACCOUNT IMMEDIATELY?

Actions made in our mobile app will be synced to your online banking account. However, it is important to note that some actions may require processing time and may not be immediately reflected in your account. Please allow up to one business day for your activity to be reflected into your online banking account.

WILL THE MOBILE APP LOOK DIFFERENT THAN ONLINE BANKING ON MY DESKTOP?

Yes, the interface will look slightly different as the mobile app optimizes space on the screen for ease of use and convenient access on the go. We hope you find the app to be very intuitive and easy to use, however you can always contact our Customer Service team if you need assistance navigating the app.

IS THERE AN OPTION TO TAKE A PHOTO OF A CHECK?

Yes! We are happy to provide mobile check capture capabilities that meet all security requirements. Submit checks to your revolving line of credit, real estate line of credit or funds held account via our mobile app—no longer requiring you to take a check into our office locations.

WHAT'S THE CUT-OFF TIME TO SUBMIT A CHECK THROUGH MOBILE CHECK CAPTURE FOR SAME-DAY PROCESSING?

Funds from mobile checks submitted and approved before the daily cutoff time of 3:00 p.m. Pacific Time will be credited and posted to the account at the end of the business day. Checks received on weekends, holidays or after 3:00 p.m. Pacific Time on a business day will be credited and posted to the account on the next business day.

ARE THERE ANY FUND LIMITS FOR CHECKS SUBMITTED VIA THE MOBILE APP?

There are no limits to amounts you can submit via the mobile app. However, American AgCredit will monitor and assess items submitted and may reach out to you to verify your request.

HOW SHOULD CHECKS BE ENDORSED BEFORE I SUBMIT THEM THROUGH MOBILE CHECK CAPTURE?

All checks need to be endorsed by the borrower/account holder with their signature and additionally write "Pay to American AgCredit".

HOW OFTEN DO I NEED TO UPDATE THE APP?

If your mobile device is set to automatically download app updates, you will not need to perform any action. If your device is setup for manual updates, you will need to visit the App Store or Google Play Store to update the app manually.

WHERE CAN I PROVIDE FEEDBACK FOR THE APP?

We welcome your feedback and would love to hear about your experience. We will periodically send surveys to inquire about your usage of the app and how we can improve it.

WHAT IF I HAVE QUESTIONS OR ENCOUNTER A PROBLEM?

Our Customer Service team is ready to help – please email Customer Service or call 1-800-800-4865 for direct assistance Monday to Friday, 6 a.m. to 5 p.m. Pacific Time.