

ONLINE BANKING

FAQs

WHAT IS AVAILABLE USING ONLINE BANKING?

View Account Information

View current balances, interest information, transaction history, statements, draft images and current payment amount for your American AgCredit financial accounts.

Process Transactions

You can make payments on your American AgCredit accounts from your external bank account through ACH (Automated Clearing House), draw available account funds, or transfer money between accounts. Set up automatic recurring principal or interest payments, disburse funds to your checking account, or apply funds to your Funds Held account with the click of a mouse.

Download Account History

You can view the last two years of account history, including payments and interest as well as download a digital file for your use.

Send Secure Messages

You can send secure, confidential messages to American AgCredit, all in one convenient, easy-to-use message platform.

Mobile Access

You can download our Mobile app to have access to your accounts on the go. With the mobile app you will also be able to view account information, process transactions, download account history and send secure messages. Click [here](#) to learn more.

Setup Permissions via the Administrator

Your Online Banking Administrator (Administrator) will be responsible for managing all users and their permissions, thereby increasing control and security of your money. Once an Administrator is designated and set up in the system, they have important rights and privileges to add additional users and set permissions, specifically, the Administrator can:

- Create, delete or restrict access of other users and their permissions, including transaction limits
- Link external bank accounts
- Transfer funds (if applicable)
- Act as the primary contact point with American AgCredit for maintenance on an account and to request additional services. Note: other users can always call Customer Service for assistance with routine questions and technical support.

WHAT CUSTOMERS ARE ELIGIBLE TO USE ONLINE BANKING?

All customers are eligible to use online banking as long as they have an active loan in good standing.

DOES IT COST ANYTHING TO ENROLL IN ONLINE BANKING?

No. Enrollment in online banking is absolutely free, and there are no fees or costs.

HOW DO I SIGN UP FOR ONLINE BANKING?

To get started, you must designate one individual to serve as the online banking Administrator who can then manage all other users and their permissions. To designate an Administrator and begin the enrollment process, click [here](#).

IS THERE A MOBILE APP?

Yes. Online banking customers can download the American AgCredit Banking app from their mobile device(s). Enjoy all the benefits of your online banking experience from the convenience of your phone or tablet. Click [here](#) for more details on how to download the app.

CAN I STILL RECEIVE PAPER STATEMENTS IN THE MAIL?

Yes. Paper statements are still available even when signed up for online banking.

WHO DO I CONTACT FOR HELP WITH ONLINE BANKING?

We provide a variety of self-help tools that will help you navigate our online banking system, including help text, FAQ list, Quick Reference and a User Guide.

If you have additional questions, you may email them to CustomerService@agloan.com or contact Customer Support at 800.800.4865.

WILL THE INFORMATION I PROVIDE BE KEPT PRIVATE?

YOUR INFORMATION IS CONFIDENTIAL

At American AgCredit, your privacy is a top priority. Your financial and personal information is protected by several safeguards. Our employees must comply with federal regulations that prohibit unauthorized use of your information. We do not sell your information to third parties. And, unless we are required by law, we do not provide your information to anyone (including your accountant or attorney) without your written authorization.

WE PROTECT YOUR PRIVACY

American AgCredit is committed to protecting your privacy. Our online banking functions provide a high degree of privacy and security to protect your personal and financial information. To that end, we offer a two-tiered login security feature to access your data. For more information, please read our Privacy Notice and Fraud & Security page.

WHAT BROWSERS ARE SUPPORTED FOR THE BEST ONLINE BANKING EXPERIENCE?

Desktop Browsers

In order to provide a better and more secure online banking experience to our users, we support the following browsers (2 most recent versions):

- [Google Chrome](#)
- [Safari](#)
- [Edge](#)
- [Mozilla Firefox](#)

Mobile Browsers

Online banking is designed to work with touch-based operating systems commonly found on tablet devices. We support the following tablet-based operating systems (2 most recent versions):

- Chrome for Android
- Mobile Safari for iOS devices

Browser Features

The following features need to be enabled in your browser:

- Javascript
- Cookies
- 128-bit encryption

HOW DOES AMERICAN AGCREDIT KEEP MY INFORMATION CONFIDENTIAL?

At American AgCredit, your financial and personal information is protected by several safeguards. Our employees must comply with federal regulations that prohibit unauthorized use of your information. We do not sell your information to third parties. And, unless we are required by law, we do not provide your information to anyone (including your accountant or attorney) without your written authorization.

HOW DO YOU KEEP MY INFORMATION PRIVATE?

Our online banking functions provide a high degree of privacy and security to protect your personal and financial information. We offer a two-tiered login security feature to access your data. For more information, please read our [Privacy Notice](#) and [Fraud & Security](#) page.

HOW DOES BROWSER ENCRYPTION WORK?

To help protect your online banking account, we require users to access the platform using an internet browser with 128-bit encryption technology. This level of encryption is an industry standard for secure area browsing of sensitive information.

WHAT IS ADAPTIVE AUTHENTICATION?

Adaptive Authentication does not take the place of your secure User ID and Password but will operate in addition to these standard security tools.

- **SECOND LAYER OF SECURITY:** In addition to your Username and Password at Log In, Adaptive Authentication provides a secondary layer of security for your financial records, transactions, and data.
- **CHALLENGE QUESTIONS:** When setting up Adaptive Authentication, you will be provided with a group of challenge questions. You will select three questions and provide the associated

answers, which will then allow you to log in from multiple computers and locations.

- **LOGIN IDENTIFICATION:** If you log in from a different computer or other location, you will be asked to authenticate yourself by answering one of your challenge questions. This creates an additional step for identification and security.

WHAT ARE THE SECURITY SAFEGUARDS IN THE ONLINE BANKING SOFTWARE?

The online banking platform has a “timeout” feature that shuts down access to your account to keep others from viewing your data after you have left your computer. The timeout feature can be customized to your preferences, with a timeout range up to 30 minutes. After the timeout period, the site will require you to reenter your password to access your account. To deter would-be hackers, a customer’s account will be inaccessible after three unsuccessful sign-on attempts. All activities are electronically logged, so American AgCredit can review them in case of any suspicious activity.

IS AMERICAN AGCREDIT’S FIREWALL SECURE?

The only way to access American AgCredit customer account information is through the secured section of our website, which is protected by a firewall. A firewall is part of our security system that helps prevent hackers or other unauthorized users from gaining access to our systems.

HOW DOES THE PLATFORM KEEP MY PASSWORD SECURE?

The online banking platform will automatically prompt you to change your password every 180 days. Please note that American AgCredit employees will never ask you for your password. Do not provide your password to anyone, and always keep your password confidential and safe. There are additional steps you can take to help protect your password and confidential information.

- Sign out of your online banking account before walking away from your computer or before visiting other Internet sites.
- Clear your computer cache when exiting your account.
- Immediately inform us of a lost or stolen password, any suspicious or unauthorized transactions or any suspicious request for information.

HOW DO I ACCESS THE ONLINE BANKING AGREEMENT?

You can find important online banking information in our [Online Banking Agreement](#). Please be sure to read the Agreement when you enroll in online banking.