Digital Banking Borrowers’ Guide

June 2025

DIGITAL BANKING BORROWERS’ GUIDE

Overview

Our Digital Banking platform enables borrowers to access their accounts anytime, anywhere using a personal computer, tablet or mobile phone. Farm Credit's Digital Banking app is available for free download from Google Play and the Apple App store.

Digital Banking supports Microsoft Edge, Google Chrome and Safari. Our recommendation is that you make sure you have the most recent version of your preferred browser to ensure that the latest security patches are in place.

Key Features

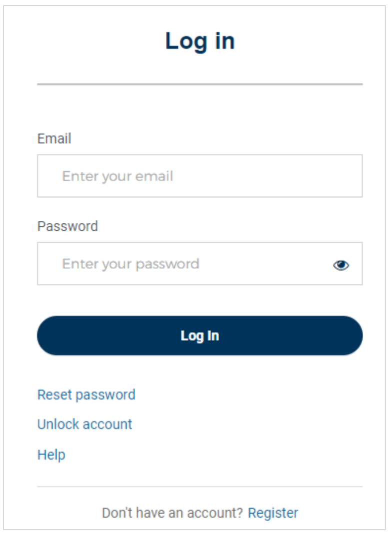
Not only can you access and manage your loans from virtually anywhere, but you can also:

- Access funds from your line of credit.
- Schedule unlimited current and future-date payments.
- Access up to 25 months of billing statements and transaction history.
- Enable co-borrowers to register to view and manage loans.
- Download and view annual statements and tax documents.
- Benefit from enhanced login features that keep your online sessions safe and secure.

How to Register

- Visit Horizon Farm Credit's website and click **Digital Banking,** which is located at the top right corner of your screen.

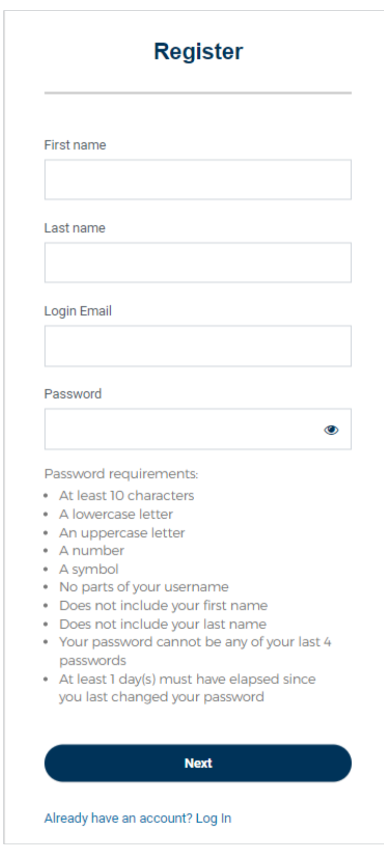
Digital Banking uses **Okta** for identity management. If you have used this service with Farm Credit, you may already have login credentials.



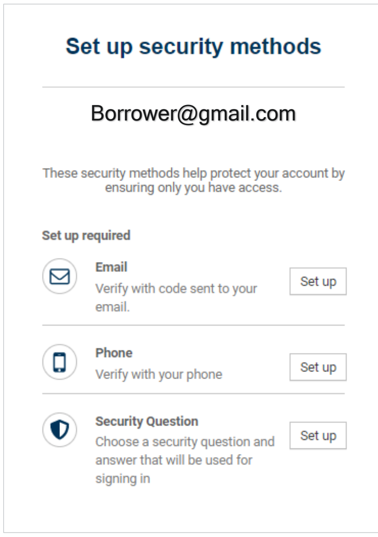
The following information is required to register:

- Social Security number or taxpayer ID number.
- Account number or loan number.

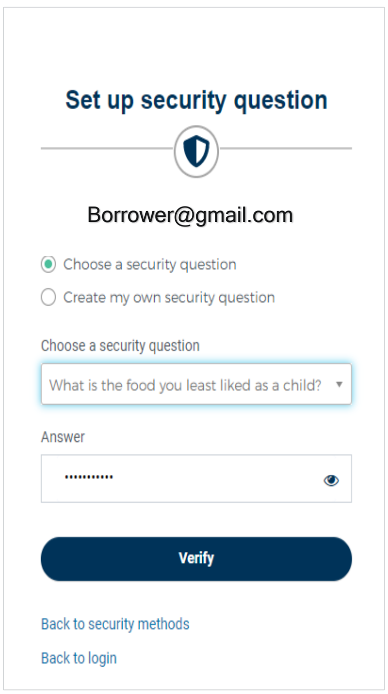
TIP: Your account number can be found at the top of your billing statement.



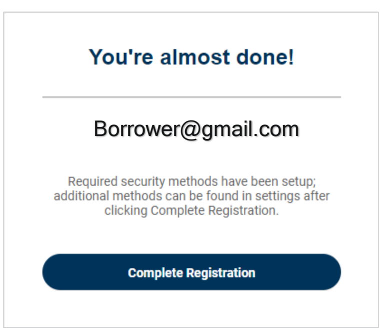
- Enter your account number or loan number and the last four digits of your Social Security number or taxpayer ID number.
- Click **Next.**
- Enter your first name, last name and email address to create your password.



- Set up all three required methods:
  - Email.
  - Cell phone number.
  - Security question.

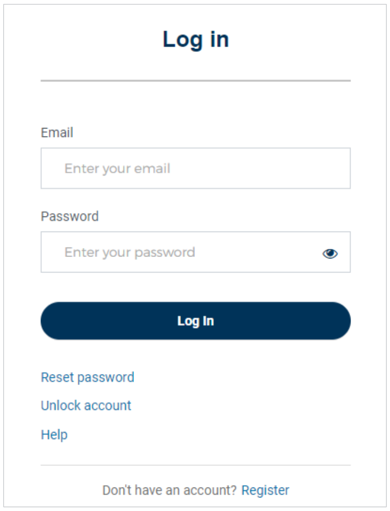


- When setting up your security question, you can either choose from a predefined list or create your own question.

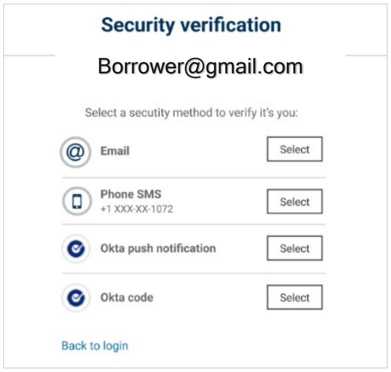


- After successfully verifying the last security method, click **Complete Registration.** The **Digital Banking Terms and Conditions** will appear.
- Click **Accept.**
- You should now see your **Accounts Summary,** and you'll soon receive an email confirming your registration.

How to Log In

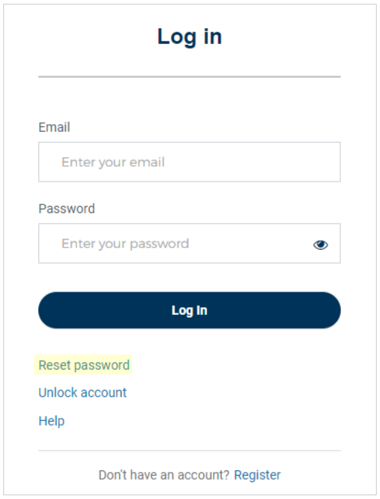


- Visit horizonfc.com and click **Digital Banking,** which is located at the top right corner of your screen.
- Enter your email address and password.
- Click **Log In**.

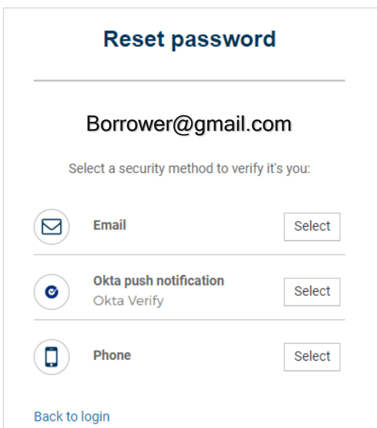


- Select a security verification method.
- After successfully verifying, you should see your **Account Summary.**

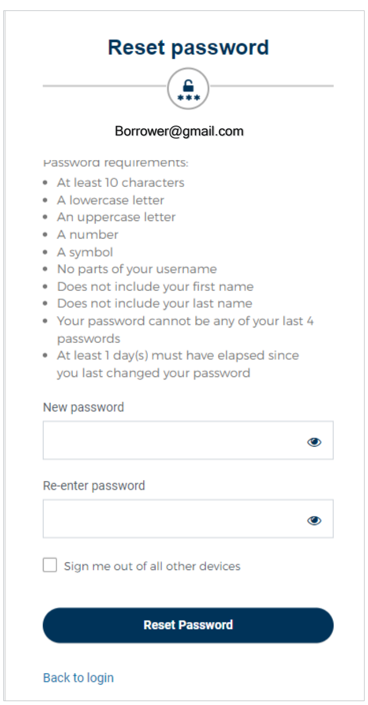
How to Reset your Password



- Visit horizonfc.com and click **Digital Banking,** which is located at the top right corner of your screen.
- On the **Log In** page, select **Reset password.**
- Enter your email address.
- Click **Next.**



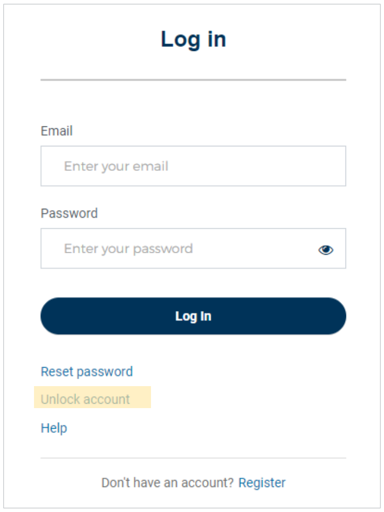
- Select a security verification method.
- Answer the security question after verification.



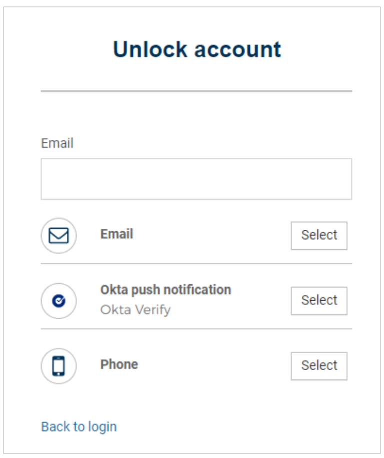
- The **Reset password** screen will display.
- Create your new password.
- Click **Reset password.**
- You'll soon receive an email letting you know that you've successfully reset your password.

How to Unlock your Account

Your account will be locked after 10 unsuccessful login attempts for your security. Please follow these steps to unlock your account if you're not redirected after the 10th attempt.



- Visit horizonfc.com and click **Digital Banking,** which is located at the top right corner of your screen.
- Click **Unlock account** on the **Log in** page.



- Enter your email address.
- Select a security verification method.
- Once security validation is complete, enter your password.
- You'll soon receive a confirmation email letting you know that your account has been unlocked.

The Main Menu

The main menu enables you to:

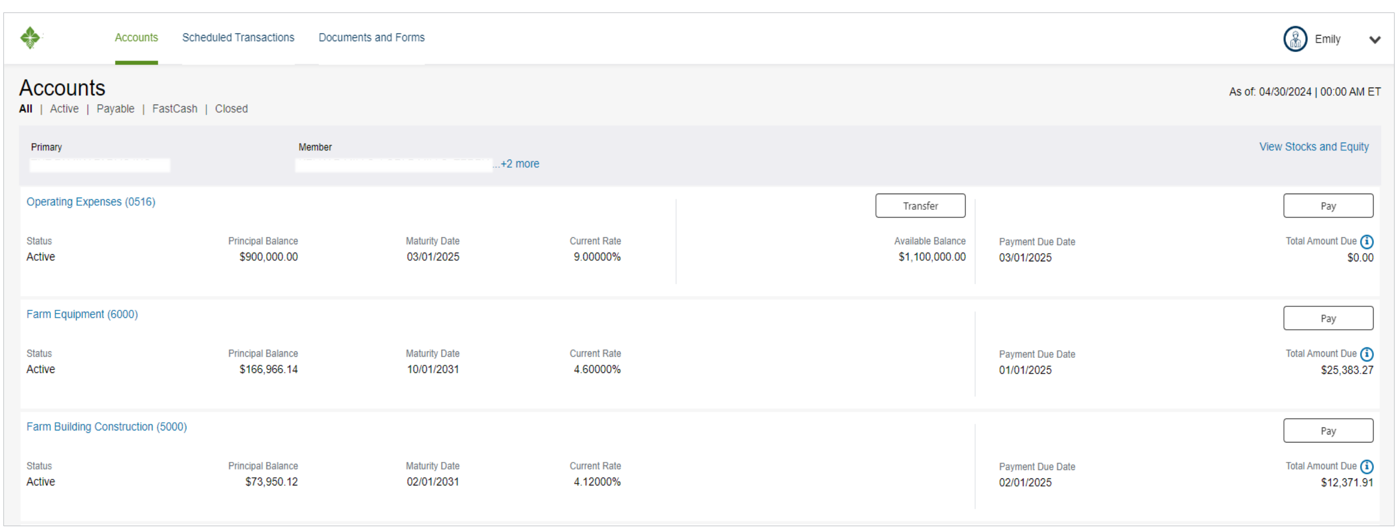
- Access your accounts.
- Schedule transactions.
- Access and print documents and forms.

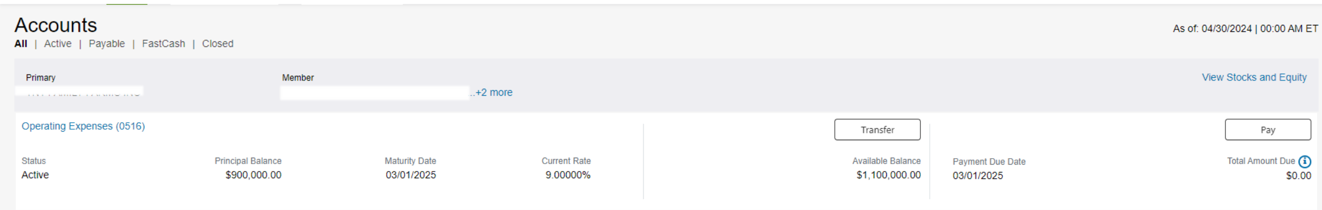
You can also access and update your user settings, visit our Help Center and log out.

Account Summary

Your **Account Summary** displays information about your loans, including all active, payable, FastCash and closed loans. This is also where you can make payments and transfers.
The following information is also displayed on your **Account Summary**:

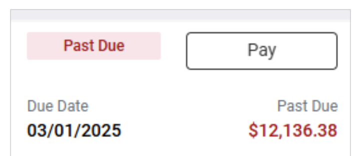
- **As-of date –** The latest information about your loan(s).
- **Account Filters –** All active, payable, FastCash and closed loans.
- **Association Details –** Your name, email address and phone number.
- **Customer Name –** The names of primary borrower(s) and others on the loan.



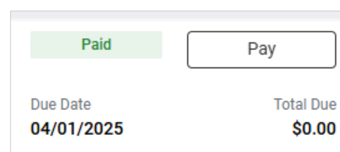


- **Loan Name and Loan Number**.
- **Loan Details –** Shows loan status, principal balance, maturity date, current interest rate, available balance, payment due date and due amount.
- **Pay –** Enables you to make a payment and notifies you that the AutoDraft feature is active, if applicable.
- **Transfer –** Navigates to the **FastCash Transfer** screen.
- **View Stock and Equity –** Shows borrower details, stock or participation certified balances and any equities associated with the account.

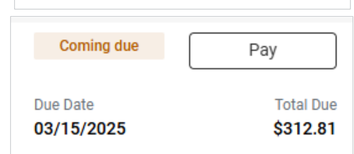
- **Account Tags –** Tags are displayed to indicate that loans are Past Due, on AutoDraft, Paid, or Coming Due.
    - **Past Due –** The loan has an outstanding balance from a previous installment period.



    - **AutoDraft –** If a loan is AutoDraft-enabled, installments will not be displayed. The payment will be transferred as scheduled.
    - **Paid –** If the borrower has already committed the funds to satisfy the current installment through a combination of Funds Held, Unapplied Funds, Payments or Scheduled Payments, the loan is payment is shown as paid.



    - **Coming Due –** If the current remaining due is greater than 0 and the current date is more than the due date minus 15 days, the loan payment will be shown as Coming Due.



Important Notes

Account Filters

All Displays all active, closed, new, paid and inactive loans.

Active Displays only active loans.

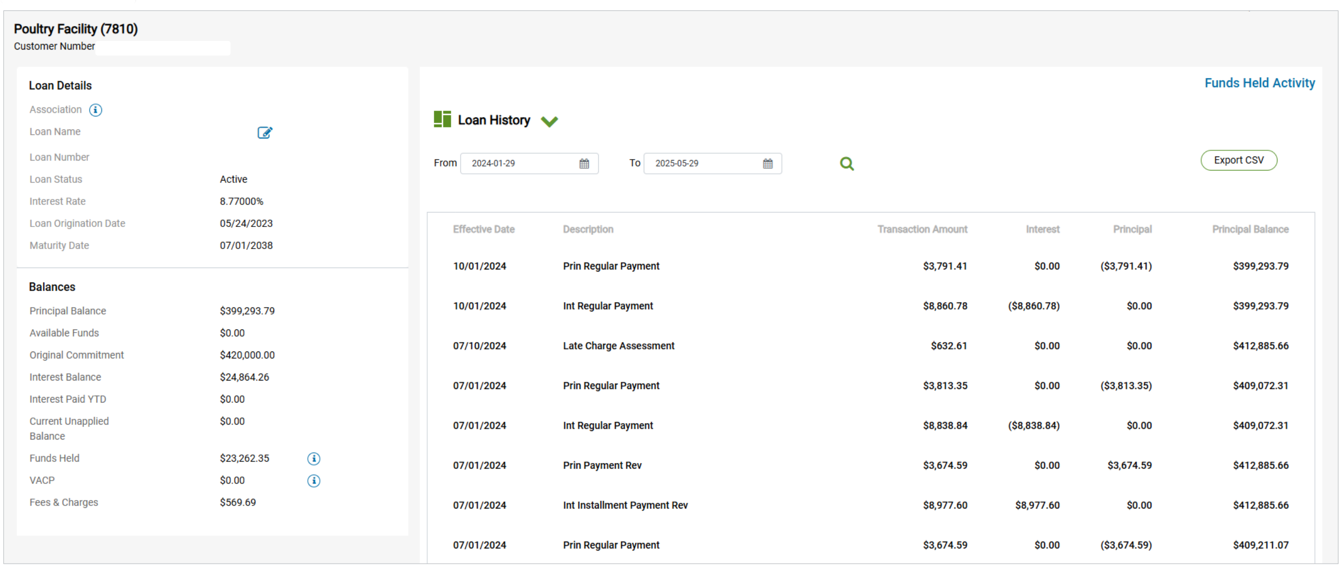
Payable Displays loans eligible for payments.

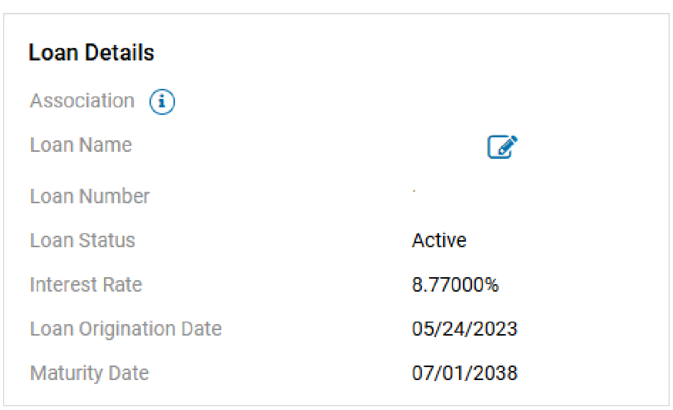
Closed Displays closed loans.

FastCash Enables borrowers to electronically transfer funds from their lines of credit to their checking or savings accounts.

Loan Details

Loan Details will be displayed once a loan number has been selected from the **Accounts Summary** screen. **Loan Details** provides loan-level information and your transaction history for up to 25 months.





- **Loan Details** also displays the loan name, loan number, loan status, interest rate, loan origination date and maturity date.

Balances

Principal Balance	$399,293.79	
Available Funds	$0.00	
Original Commitment	$420,000.00	
Interest Balance	$24,864.26	
Interest Paid YTD	$0.00	
Current Unapplied Balance	$0.00	
Funds Held	$23,262.35	ⓘ
VACP	$0.00	ⓘ
Fees & Charges	$569.69	

- **Balances** displays the principal balance amount, available funds, original commitment amount, interest balance, interest paid year-to-date, current unapplied balance, funds held, accrued interest on funds held, interest earned year-to-date on funds held, and fees and charges.

Loan History shows account information within a specified date range. Loan histories can be downloaded as .CSV files.

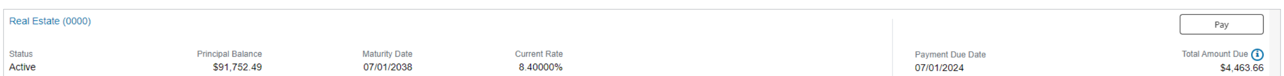
How to Make a Payment

Here are a few other things to keep in mind:

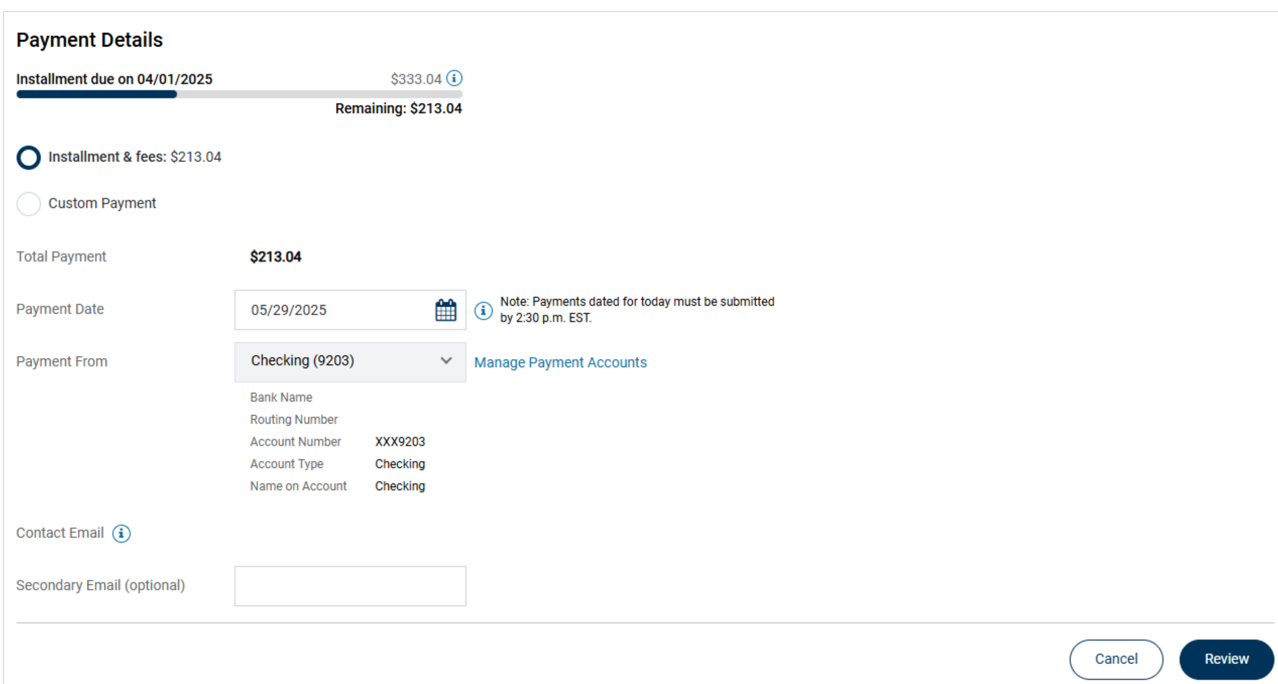
- Same-day payments can be scheduled and processed if submitted by 2:30 p.m. EST.
- Payments cannot be scheduled on weekends or bank holidays.
- Current-day and future payments can be scheduled up to a year in advance.
- You cannot make your final payment online or attempt to pay off your loan. Please contact us when you're ready to make your final payment.

Follow these steps to make a payment:

- Select the **Pay** button from the **Account Summary** screen for the loan you want to pay. If the **Pay** button is not enabled, please contact Customer Care for more information.
- The **Make Payment - Schedule Payment** screen will display.



- The default payment screen will display so you can make a payment and pay any fees, if applicable.

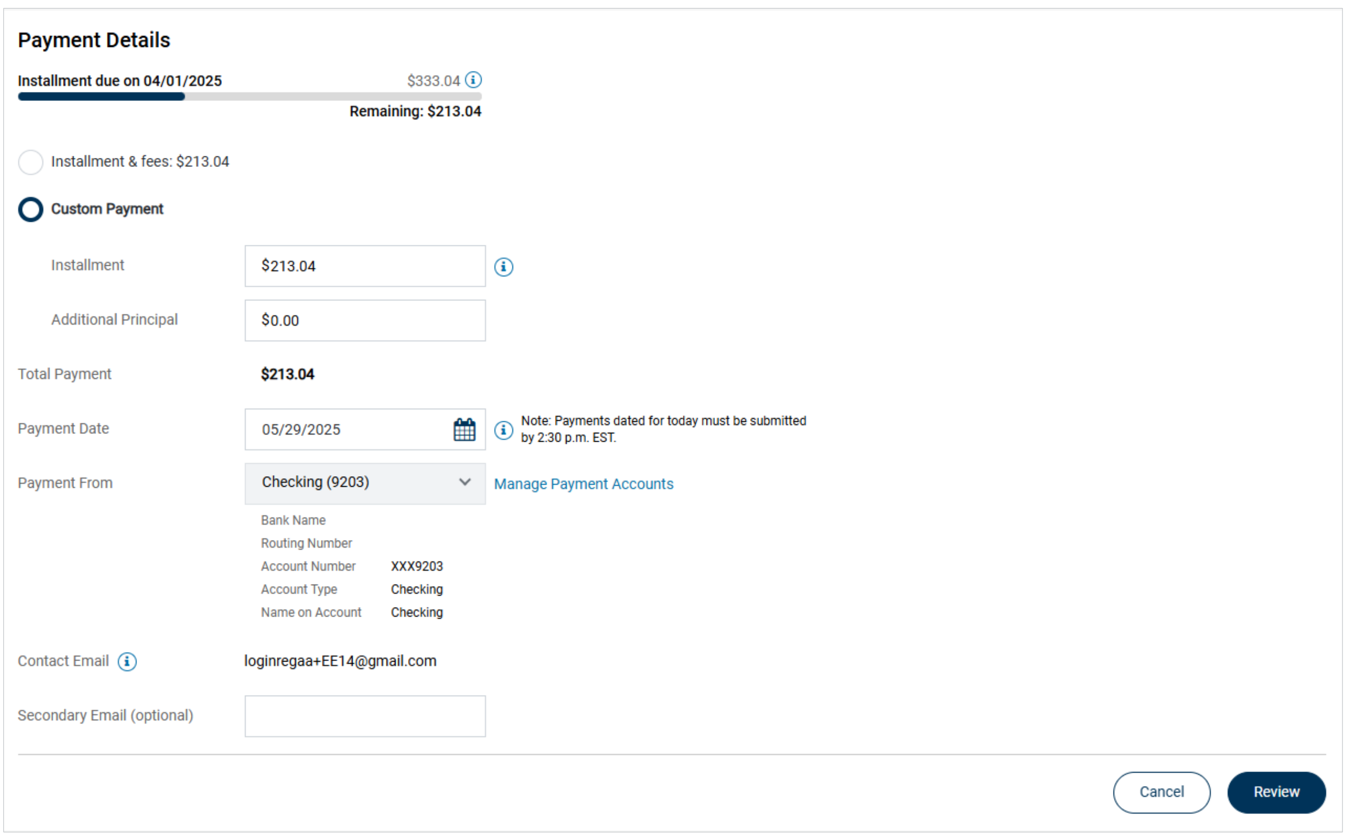


- Click the **Calendar** icon to select a payment date.
- Select the account from the dropdown on the **Payment From**.

- You can manage payment accounts by selecting **Manage Payment Accounts**. To add a new payment account, go to **User Settings > Payment Account > Add Payment Account.**
- The **Contact Email Address** is what you entered when registering for Digital Banking.
- To update your primary email address so you can receive payment notifications, navigate to **User Settings > Contact Preferences.**
- You can also enter an optional **Secondary Email Address** to receive payment notifications.

- Click **Review** once all information has been verified.
- The **Payment Details – Final Review** screen will display.
- Please review all payment details before scheduling your payment. If everything is correct, check the box at the bottom of the screen and click **Schedule Payment**.
- The **Payment Details – Confirmation** screen will display.
- After your payment has been scheduled, you will soon receive a confirmation email.

If you'd like to pay a customized amount (this includes partial payments or payments outside of the current installment period), including additional principal, select **Custom Payment**.



- Enter the **Installment Amount** and **Additional Principal,** if applicable**.**

- The **Installment** field is prepopulated with the **Total Amount Due**. You can make changes to the **Installment** field by highlighting and typing the amount.
- You can make additional principal payments by entering an amount in the **Additional Principal** field.
- **Total Payment** displays the sum of the **Installment** value plus any amount in the **Additional Principal** field.
- Click the **Calendar** icon to select a payment date up to a year in advance.
- Select the account from the dropdown list on the **Payment Form**.
    - You can manage payment accounts by selecting **Manage Payment Accounts**. To add a new payment account, navigate to **User Settings > Payment Account > Add Payment Account.**
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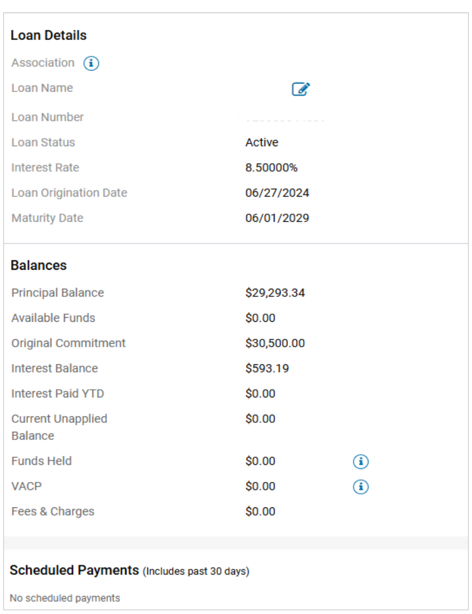


Loan Details

Association	
Loan Name	
Loan Number	
Loan Status	Active
Interest Rate	8.50000%
Loan Origination Date	06/27/2024
Maturity Date	06/01/2029

Balances

Principal Balance	$29,293.34
Available Funds	$0.00
Original Commitment	$30,500.00
Interest Balance	$593.19
Interest Paid YTD	$0.00
Current Unapplied Balance	$0.00
Funds Held	$0.00
VACP	$0.00
Fees & Charges	$0.00

Scheduled Payments (Includes past 30 days)

No scheduled payments

- **Loan Details** shows your loan name, loan number, loan status, interest rate, loan origination date and maturity date.
- **Balances** shows your principal balance amount, available funds, original commitment amount, Interest balance, interest paid year-to-date, current unapplied balance, funds held, accrued interest on funds held, interest earned year-to-date on funds held, and fees and charges.
- **Scheduled Payment** shows the date and amount of your payment(s) within the last 30 days.

Payment Application

Payment application order:

- Interest (due at receivable due date).
- Principal.
- Escrow, if applicable.
- Outstanding fees.
- Unapplied.

If there is more than one billed amount; principal, interest and escrow will be paid before fees are applied.

The balance will be applied to the billed amount on the following schedule:

- Unapplied funds will be deducted on the day the bill is generated.
- Authorized Funds Held will be deducted four days before the billed due date.

The amount due in Digital Banking will reflect the balance that will automatically apply toward the current installment.

How to calculate the amount due:

> Amount Due = (Interest + Principal + Outstanding fees) – (Unapplied Funds + Authorized Funds Held + Scheduled Transactions + Partial Payments).

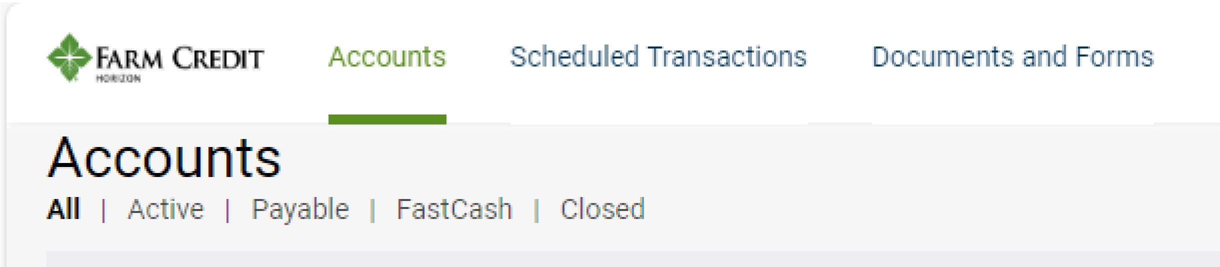
Installment period – The time between the due date of the previous billed amount and the due date of the next billed amount on the calendar.

Payment Screen Tips

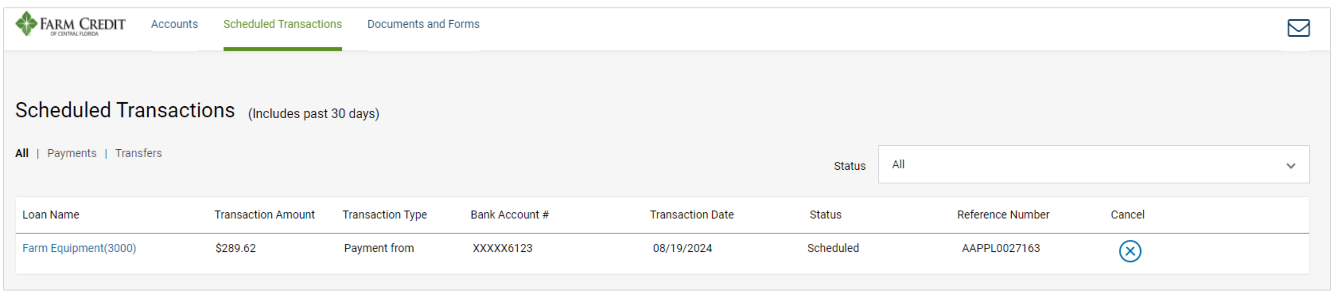
- For both AutoDraft and Paid loans, you cannot submit an installment payment.
    - You can still make a payment towards the loan outside of the installment period using the custom payment option. If there are no active billings outside of the current installment period, the funds will be placed into Unapplied.
- If the loan is on AutoDraft, you must select Custom Payment to pay additional principal.
- Under Custom Payment, the fields are available for you to change.
- You can still select Custom Payment when there are past due amounts. There is an additional "Past Due" field when your payment is past due.

Scheduled Transactions

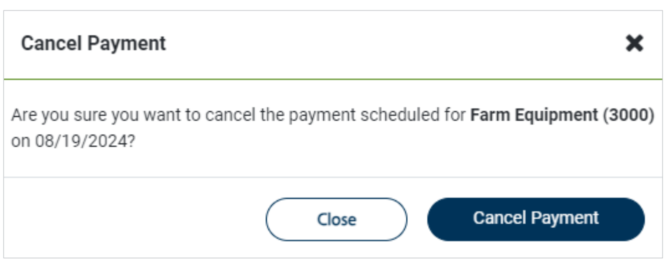
Select **Scheduled Transactions** in the top navigation to view scheduled, completed, processing, and canceled payments. In addition, transfers are listed for submitted, processing, canceled, and completed transfers. Transactions can be seen for the past 30 days under **Scheduled Transactions** from the main menu.



Scheduled payments can be cancelled until 2:30 p.m. EST on the Payment Date. If you notice incorrect payment details, you must cancel and resubmit your payment.



- A **Cancel Payment** popup will display, and you will soon receive an email confirming your cancellation.

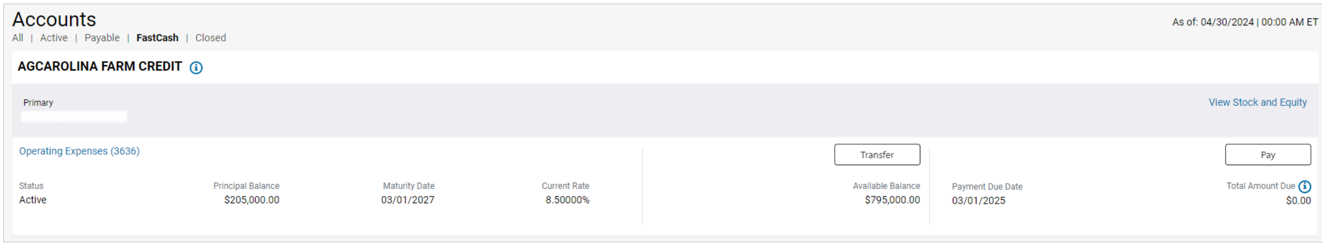


- Once you cancel your payment, it will be removed from the scheduled payment list.

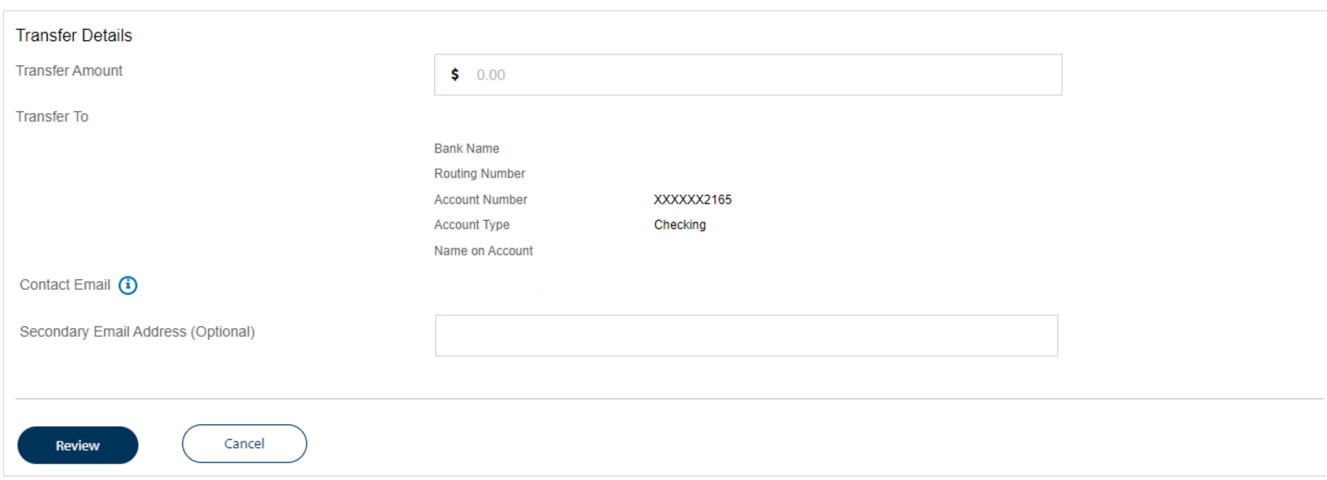
You are unable to cancel transfers. If you need to do so, please contact Customer Care for assistance.

How to Make a FastCash Transfer

- FastCash transfers submitted on a business day before 2:30 p.m. EST will be processed that day. FastCash transfers submitted after 2:30 p.m. EST will be processed the next business day.
- From the **Account Summary** homepage, select the **Transfer** option for your loan.

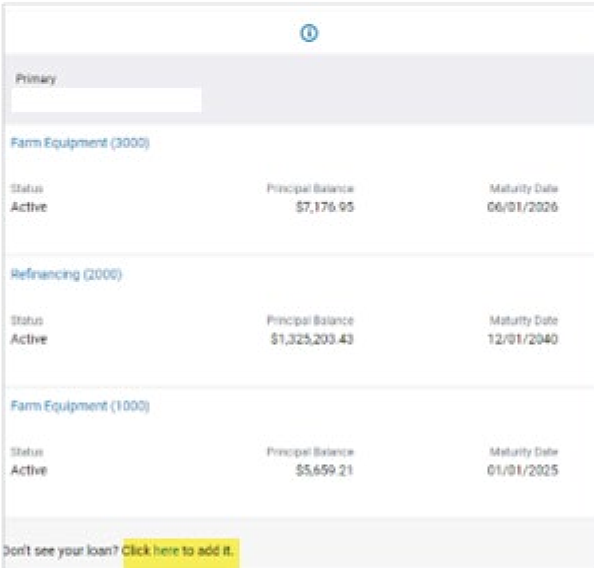


- The **FastCash Transfer** screen will display.
- Enter the **transfer amount.**
  - The transfer amount cannot exceed the available funds balance.
  - The **Primary Email Address** will be the same as what is listed in your profile settings. To update your primary email address to receive transfer notifications, navigate to **User Settings > Contact Preferences.**
  - You can also enter an optional **Secondary Email Address** to receive transfer notifications.
  - Borrowers are unable to cancel transfers. If you need to cancel a transfer, please contact Customer Care for assistance.
- Click **Review.**
- The **Transfer Details - Final Review** screen will display.



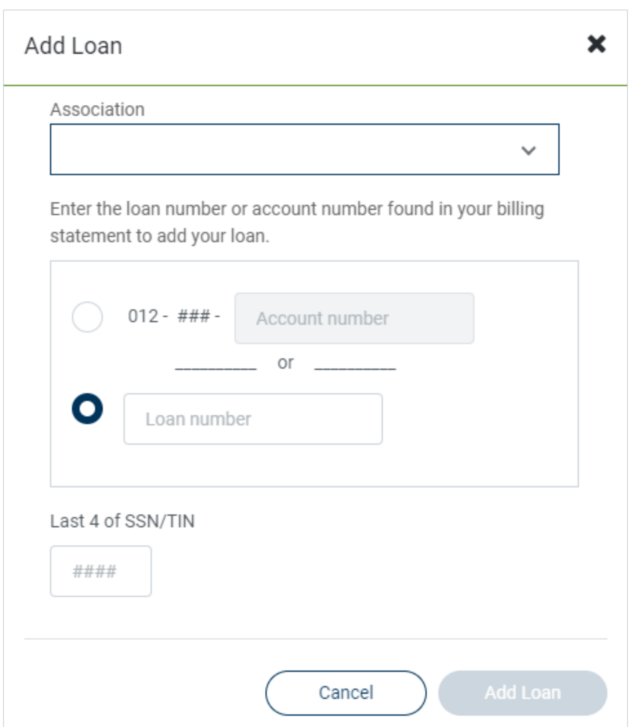
- Please review all transfer details before proceeding. If you need to change a field, click **Back**.
- Once you've confirmed everything is correct, check the box at the bottom of the screen and select **Transfer.**
- The **Transfer Details – Confirmation** screen will display.
- You will receive an email confirmation of the transaction.

How to Add a New Loan



If your loan does not appear on your **Accounts Summary**, follow these steps to add it:

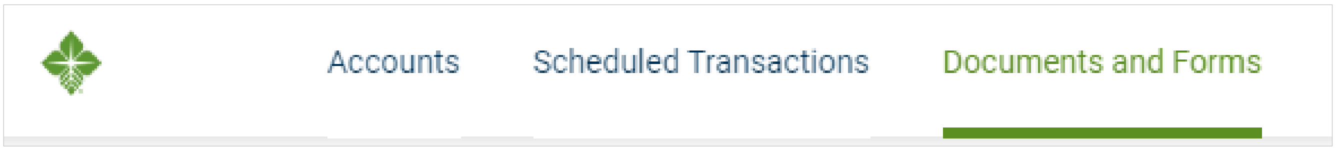
- Click **here**, at the bottom of the **Account Summary** screen.
- **The Add Loan** screen will display.



- Complete the fields, choose your **association name** from the dropdown options and enter the **Loan Number/Account Number** and **SSN/TIN.**
- Click the **Add Loan** button.
- The newly added loan will now appear in your **Account Summary**.

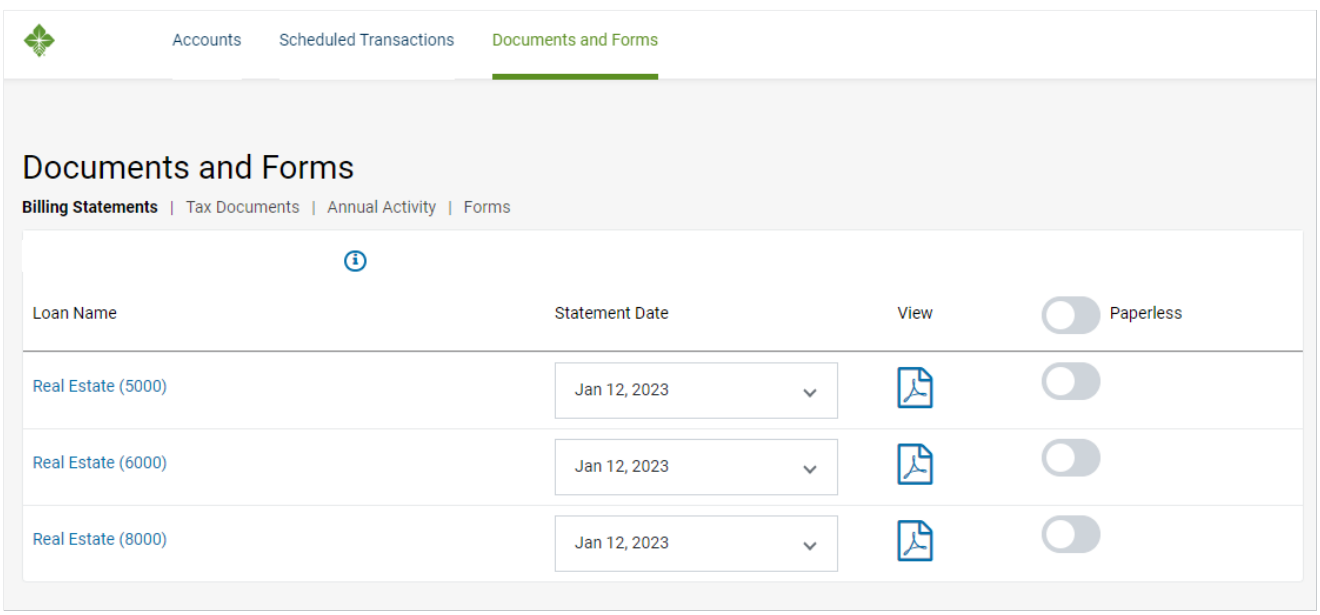
Documents and Forms

- Select **Document and Forms** in the top navigation to view and download billing statements, tax documents, annual activity statements, and various forms.

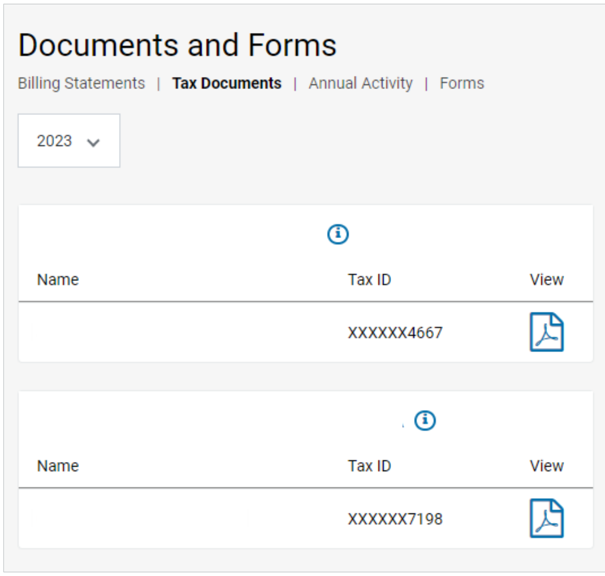


How to View and Download your Billing Statement

- View and download your billing statements by selecting a statement date from the dropdown menu for bill generation. You can access up to 25 months of billing statement history.
- Click the PDF icon to view and download a billing statement.
- To go paperless, use the toggle. You can go paperless for all loans or individual loans.



Tax Documents



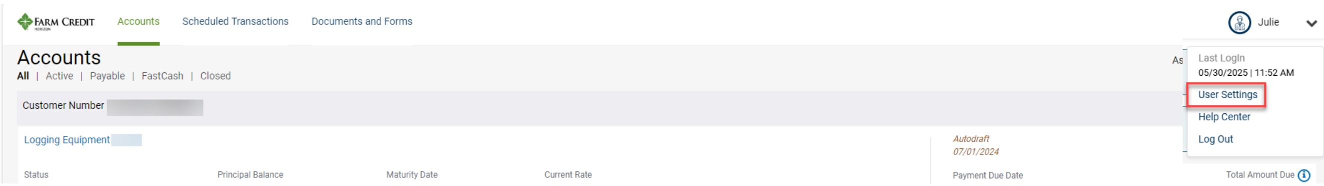
- Here's where you can view and download PDF files of your tax documents for a particular year.

Forms

The ability to view and print forms is not functional at this time. If you have questions, please contact our Customer Care team.

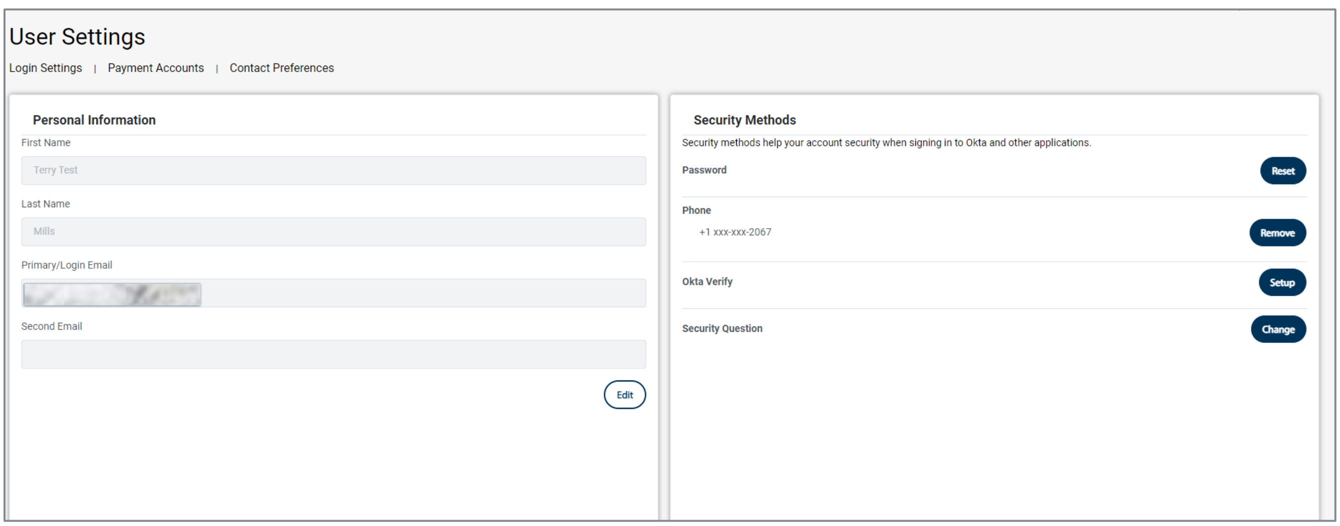
User Profile

You can update your personal information, security methods, display language, manage payment accounts, and primary email address in your U**ser Settings,** which is located in the upper right corner.



- On the **Digital Banking** homepage, click the profile dropdown at the top right of your screen and select **User Settings.**

Login Settings



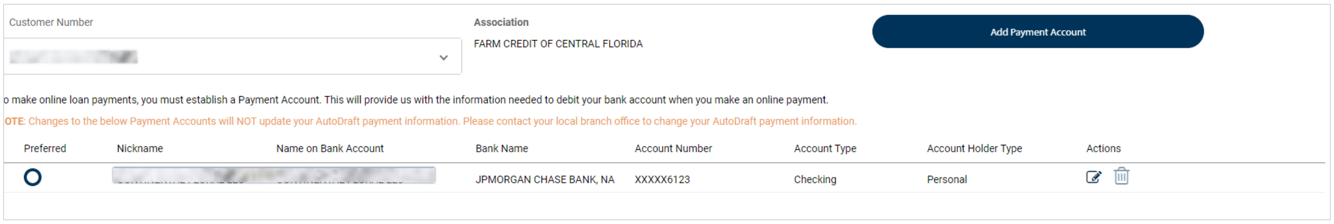
To update your personal information, security methods or display language:

- Go to the **Login Settings** tab.
- In the **Personal Information** section, click **Edit** to update name, Okta name, primary/secondary mail addresses, mobile phone number, and organization details.
- Click **Save.**

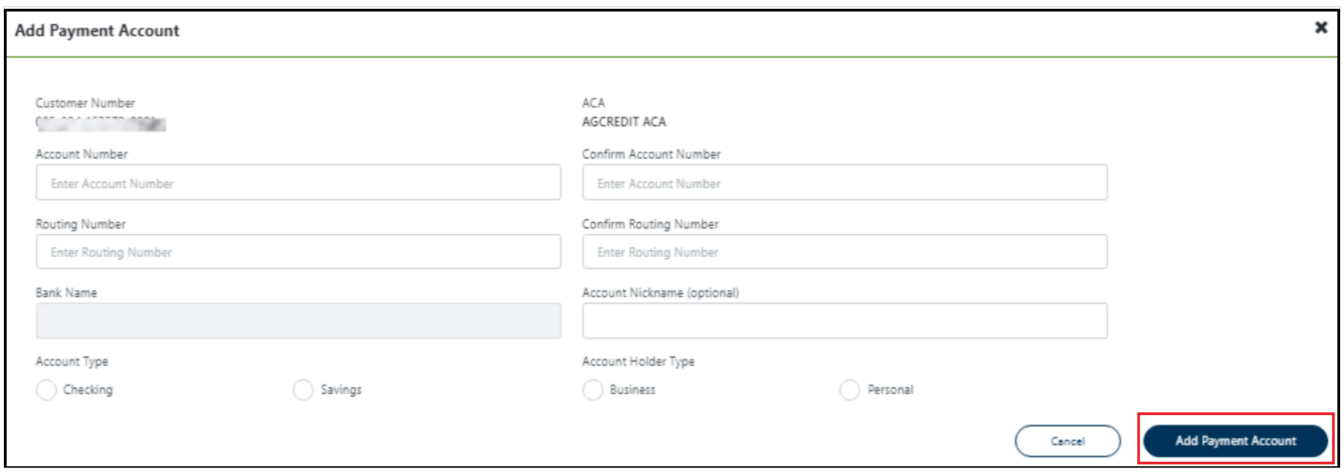
You can also set up or update your **Security Methods.**

How to Add a Payment Account

- To add a new payment account, click **Add Payment Account** under the **Payment Accounts** tab.



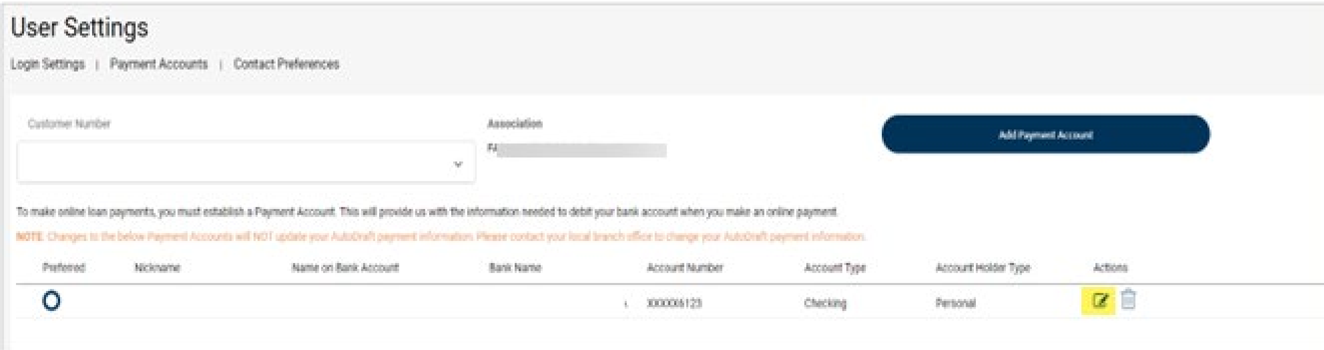
- The **Add Payment Account** screen will display.
- Complete the required fields in the **Add Payment Account** popup.
- Click **Add Payment Account.** The newly added account will be shown in the **Payment Accounts** section.



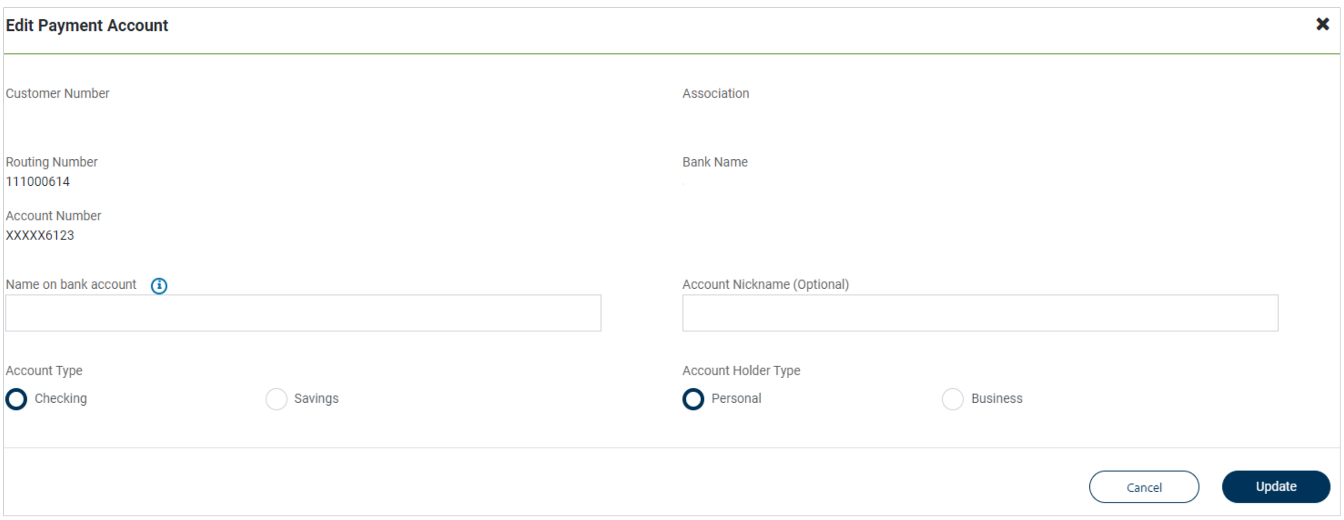
Note: If you're updating the **Payment Account**, it will not impact your AutoDraft payment information. To change your AutoDraft information, please contact Customer Care.

How to Edit a Payment Account

- Select the Edit icon from the **Payment Accounts** list.



- Change the account details and click **Update.**



- You'll soon receive a confirmation email letting you know you've successfully updated your payment account.

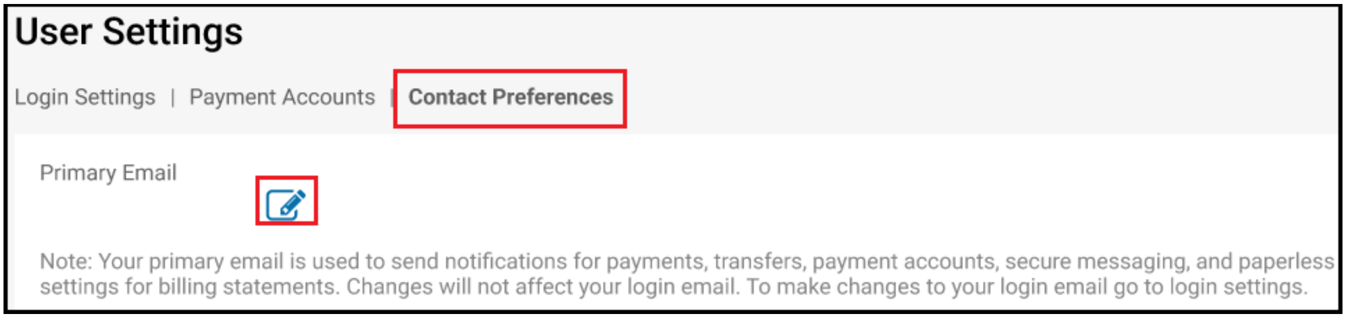
How to Delete a Payment Account

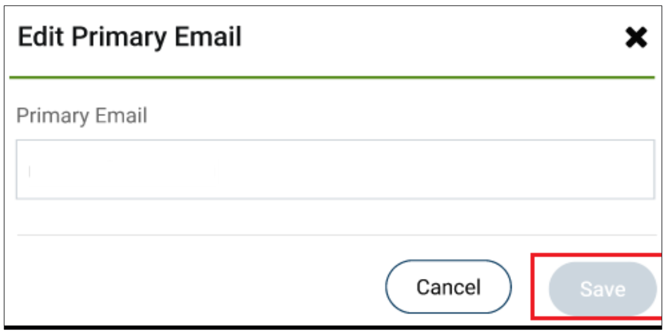
- To delete a payment account, select the account from the **Payment Accounts** list.
- Click the **Delete** icon.
- You'll soon receive a confirmation email letting you know you've successfully deleted the payment account.

Note: The preferred payment account cannot be deleted. Change the preference to delete this account.

How to Update your Contact Preferences

- To update your primary email address, click the **Edit** icon in **User Settings.**





- Enter the new primary mail address and click **Save.**

The Help Center

Please visit the **Help Center** if you need more information about a particular task.