

AgFirst Digital Banking FAQs for Borrower

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About the Document

The following document contains all the FAQs related to digital banking.

Frequently Asked Questions (FAQs)

1. How do I report a problem with my account?

You may call or email your Association using the information listed at the bottom of the page.

2. I have more than one lending relationship with my Association, but on Digital Banking, I can sign into only one. How can I see information on my other loans?

Access to account information is determined by the Social Security Number or Taxpayer ID of the Primary Borrower on the loan account. The Primary Borrower is the first person or business listed on your billing statement. To add additional loans to your digital banking login, please visit the Accounts page and select the “Don’t see your loan? Click here to add it” option. Follow the prompts on the screen. If you cannot access the accounts you need to see, call your local ASSOCIATION.

3. I want to use the Transfer Funds feature in Digital Banking, but I do not see this option for my loan. What should I do?

Contact your Association to learn more about FastCash and loans that are eligible for this feature.

4. How do I change the account that FastCash transfers are deposited into?

Contact your ASSOCIATION to make changes to your banking account information used for FastCash transactions. This information is set up and maintained at your Association and cannot be changed in Digital Banking.

5. I made a FastCash transfer before 2:30 P.M. (EST) the previous business day, but the funds are not in my checking/savings account.

If your FastCash transfer is listed in your loan transaction history, please contact your commercial bank for further assistance, as your funds may have been placed in a pending status at your bank, and your Association does not control this process. If you do NOT see your FastCash transfer listed in your loan transaction history, please contact your Association.

6. I have FastCash and need to make a transfer, but it's after 2:30 p.m. (EST), and I need to transfer funds to my account today. What can I do?

Contact your Association for further assistance. FastCash transfers submitted after 2:30 pm EST on a given business day will be processed with the following business day's transactions.

7. I used Digital Banking to make a FastCash transfer but mistakenly transferred too much to my account. What can I do?

Contact your Association and they can further assist you.

8. I used Digital Banking to make a FastCash transfer, but I have two loans on FastCash and mistakenly transferred funds from the wrong loan. How can this error be corrected?

Contact your Association and they can further assist you.

9. I keep getting a message that my ABA routing number is invalid. What am I doing wrong?

Ensure you enter the ABA number from your checkbook or deposit slip. If that is not available, ask your commercial bank to provide you with their routing information.

10. Can I make one online payment to cover all my loans that are due?

No, payments must be made to each loan individually.

11. I made an online payment, but now realize it was insufficient to satisfy the due amount. What can I do?

Borrowers can now make unlimited current and future dated payments. You can simply make another payment on the loan.

12. Can I future date a payment?

You may schedule as many future-dated payments as you would like.

13. I will be assessed a late charge if my payment is not applied today. Should I proceed with online payment?

Payments made online before 2:30 P.M. (EST) will be credited to your loan account that business day. Payments made after 2:30 P.M. (EST) will be credited to your loan account the next business day.

14. How do I pay my insurance premium?

Insurance premiums cannot be paid via Digital Banking. Please contact your Association for assistance.

15. If I make an online payment today, will my account be drafted for this amount every month?

Currently online Payments made online are one-time only payments. You may schedule unlimited current day and future dated payments or contact your Association for more information about setting up AutoDraft for your loan.

16. When will my online payment be applied to my loan?

Payments made online before 2:30 P.M. (EST) will be credited to your loan account that business day. Payments made after 2:30 P.M. (EST) will be credited to your loan account the next business day. Payments scheduled with a future date will be credited to your loan on the payment date selected.

17. How do I know when the funds have been drafted from my commercial bank checking/savings account?

Please refer to the transaction information provided by your commercial bank.

18. How do I update my online payment banking information?

On the **Digital Banking** home page, click on the dropdown by your name at the top-right of the page. Select **User Settings** and then select **Payment Account(s)**. Click the **Add Payment Account** button and fill in all the required fields. Click **Add Payment Account**. A confirmation mail will be sent to the registered email address and the newly added account number listed on the **Payment Account(s)** page.

19. My loan is on AutoDraft. Can I make my loan payment online?

No, you cannot make your regular payment; however, you can make an Additional Principal Payment.

20. I think my IRS 1098/1099 form is incorrect. What should I do?

Contact your Association.

21. Can I cancel a loan payment I submitted?

Scheduled payments may be cancelled before 2:30 P.M. (EST) on the payment date. To cancel a scheduled payment, click on the **Scheduled Payments** tab, then select the **Cancel** option next to the payment you wish to cancel.

22. How do I make a payment?

Follow the instructions below to make a payment:

From the **Accounts** homepage, identify the loan you wish to pay. Select the **Pay** option next to the loan number. On the **Payment Details** form, enter the amount in the **Payment Amount** and any **Additional Principal** amount you want to pay (optional). Click on the **Calendar** icon to set a payment date. Select the account you wish to pay from in the drop-down list in the **Payment From** field. The **Primary Email Address** is the email address to which we will send a payment confirmation email. You may also provide an optional Secondary Email Address for receiving payment confirmation. Select the Review Option at

the bottom of the payment form. The **Payment Details – Final Review** screen displays. If everything is correct, check the box at the bottom of the page and select the **Schedule Payment** option. A **Payment Details – Confirmation** page will display. You will also receive a payment confirmation to your primary and secondary email addresses (if provided).

Note: Scheduling a future-dated payment is the same process as making a payment.

23. How do I set up my Payment Profile?

From the main screen go to -> **User Settings** -> **Payment Accounts** -> **Add Payment Account**. To add a new payment account, enter all of the required information and Click **Save**. The newly added account will list on the **Payment Profile**. If you want to change information in a payment profile, click **Edit** next to the account name. You can also **Delete** a profile. You can add a maximum of **nine** accounts to make **Online Payments**.

24. Where can I see scheduled payments?

From the **Accounts** homepage, select **Scheduled Payments** at the top of the screen.

25. Can a Construction Loan be paid online?

Not at this time.

26. How long does a FastCash transfer take to send to my bank account?

FastCash transfers submitted before 2:30 pm ET will be processed and funds will be available at your bank the following business day. FastCash transfers submitted after 2:30 pm ET will be processed with funds available within two business days.

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