FREQUENTLY ASKED QUESTIONS

See also the interactive demo on our home page for valuable navigation tips

WHERE DO I FIND DETAILED INFORMATION ABOUT MY LOANS?

Click the **Account Information** tab, then click **Account Summary**
Hi-lite the desired loan and click on the second **icon for Account Details**

The Account Details screen displays principal balance, available balance, payments due, interest rates, interest paid year to date, etc.
Click **Close** button to return to previous screen
Or Click **Transaction Details** button for transaction history on this loan

WHERE ARE MY RECENT TRANSACTIONS?

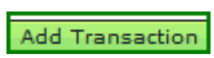
Click the **Account Information** tab, then click **Account Summary**
Hi-lite the desired loan and click on the first **icon for previous transactions**

OR - **Double click the desired loan** to view Transaction Details
Click **Close** button to return to previous screen
Or Click **Account Details** button for additional information

HOW DO I TRANSFER MONEY TO AND FROM MY BANK?

Click the **Account Information** tab, then click **Transfer/Payment**
Select the appropriate loan (or ALL) with the drop down arrow in the **Account Number** field
Hi-lite the desired template to Transfer In to your loan or Transfer Out of your loan
See below if no templates* exist

Click **Add Transaction** button



Complete the open fields and click the **Submit** button
Your new pending Transaction is displayed with the Templates on the Transfer/Payment

**WHAT IF I DON'T HAVE ANY BANK TEMPLATES?*

In order to transfer funds, a 'template' containing bank information is used for storing bank information.
Click the **Account Information** tab, then click **Transfer/ Payment**
Click the **Create New** icon on the toolbar to make a template

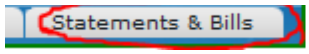
Complete the open fields and click **Submit** button
Note: "External" FI (Financial Institution) fields require information from your bank

WHY DOES THERE APPEAR TO BE DUPLICATE LOAN NUMBERS?

On certain loans, duplicates may appear in the **Account Number** column. This is to help you track **Funds Held** and **Farm Cash Management** investment options easier. They have been separated out for ease of record keeping and transfers. Corresponding bank templates will exist as well.

WHERE CAN I FIND MONTHLY AND YEAR-END STATEMENTS ?

See the **Statements & Bills** tab for most recent bill <u>within the past 60 days</u>.



Click **Exit Customer Statements and Bills** link on the left, to return to main menu
See also previous "*Detailed Information About My Loans*" (Account Info/Account Summary)

CAN I SEE <u>INTEREST PAID YEAR TO DATE</u> (YTD) AND PRIOR YEAR?

See previous *"Detailed Information About My Loans*" above (Account Info/Account Summary)
See also the **Statements & Bills** tab **-** monthly statements, if applicable, or annual statements

CAN I <u>PAY FINANCIAL SERVICES</u> (TAX, RECORDS) BILLINGS ONLINE?

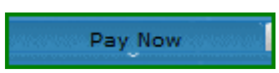
Yes, click on **Account Information**, then click on **Transfer Summary.**
Hilite the desired Financial Services template**.** (They are listed from oldest to most recent).
Click **Add Transaction** in the lower right corner; verify billed amount, click **Submit.**

TIP: Go to Account Summary/Account Detail to display additional info.
Once it's paid, it will not appear in the Transaction Detail at this time.

CAN I <u>CUSTOMIZE SCREENS</u> TO CHANGE THE DISPLAY?

Click the **Environmental Settings icon** to change the view of your screens
For example, Column Settings, Sort Settings, etc
Click **Save** to allow your settings to be applied <u>each time you login</u>, or
Click **OK** to change the settings for <u>this session only.</u>

WHAT IS THE PAY NOW OPTION?



Pay Now is an option that allows you to pay your upcoming United FCS billings on one screen, without using the Transfer/Payment tab. It's found as a main tab on the navigation bar.

WHAT IS BILL PAY?

Third party payment capabilities with your operating note is now available thru Bill Pay.
It allows you to add "payees" and make payments (disbursements) to outside locations, <u>other than your bank</u>. Contact your United FCS loan officer to request this option.

WHAT IS TOKEN ACTIVATION?

For your security, a password and pin number are tied to your account. Your pin number, or token will be reactivated as an additional security measure used when your accounts are **accessed from a different computer**. The questions you answered at enrollment will be used to reactivate your token.

WHAT IS A TEMPLATE?

The Transfer Summary screen displays two types of records: transactions and templates.
The template **contains the banking information needed to process each transaction**. A template is created so you don't have to repeat the information each time. Each template is identified by an ID number as well. It contains the bankname, account number, loan number, etc.

WHAT IS THE DIFFERENCE BETWEEN TRANSFER IN AND TRANSFER OUT?

Think of the 'Transfer Types' in terms of their effect on your loan.
Transfer In, moves money **into your United FCS loan**, whereas Transfer Out moves money **out of your United FCS loan** to your bank account.

WHAT IS THE DIFFERENCE BETWEEN AN ACH AND A WIRE TRANSFER

Most transactions are ACH and will take place the next business day, if initiated before 5:00 pm. A wire, however, is the same day. Contact us for more information on wires.