Online Banking

Customer Guide

United, FCS
May, 2009

Table of Contents

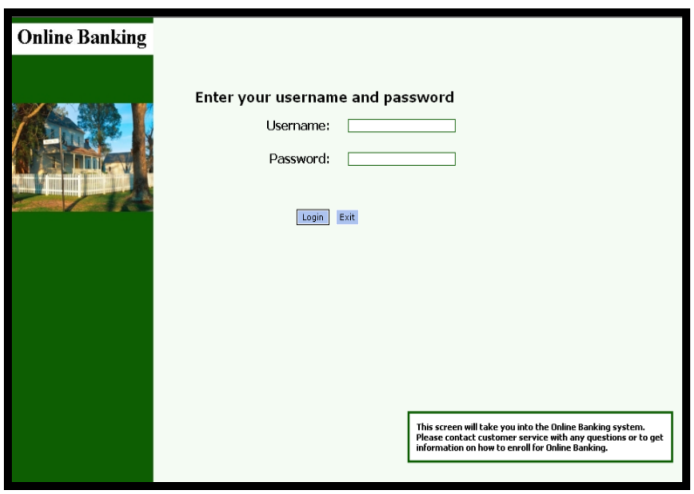
Log In To Online Banking

NOTE: Because the look and feel of this system is customized, your screens may differ slightly from the examples included in this document.

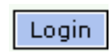
Normal Login (after the initial login and account activation)

(Refer to the ENROLLMENT documentation for opening an account, registering and logging in.)

1. Access Online Banking via the link found the home page of UnitedFCS.com.



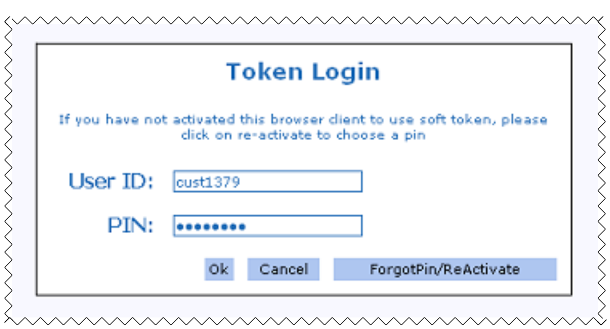
2. Enter your user name and the password created during the enrollment

3. Click the **Login** 

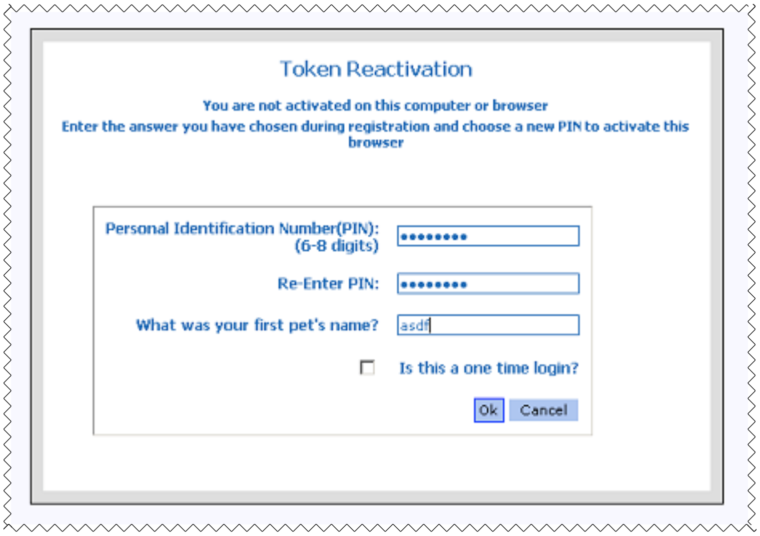
button or press the **Enter** key. The system requests that you enter the PIN created during Token Registration (see the Enrollment/Activation documentation).

4. The **Token Login** page displays, enter your User ID (**Username**) and the **PIN** number you just created.

TIP: You will be asked to enter your **Username** and **PIN** on the **Token Login** page each time you log in to online banking.



5. Click the **Forgot Pin/ReActivate** ForgotPin/ReActivate button on the lower right <u>if logging into online banking from a different computer</u> or you have forgotten your PIN. The **Token Reactivation page displays.**

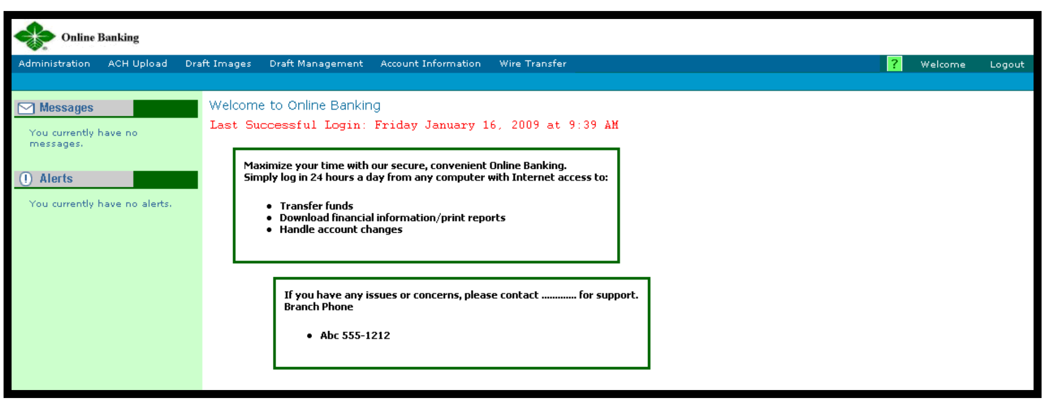


6. Enter the requested data and click the **OK** button. Your online banking **Welcome page** displays.

TIP: You will be prompted to change your password every fourteen months.

<u>Online Banking Home Page</u>

1. Following a successful login, the **Home** page is displayed



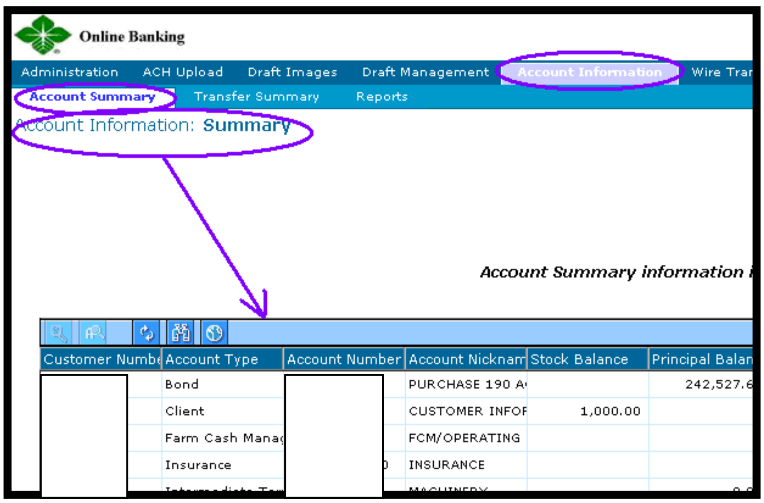
Your **Home** page may display messages and other alerts you can customize.

2. **Services** available appear in the main navigation bar. Each service, when selected, displays another navigation bar showing additional **activities.**
3. **NOTE:** Information is updated daily.

Navigation

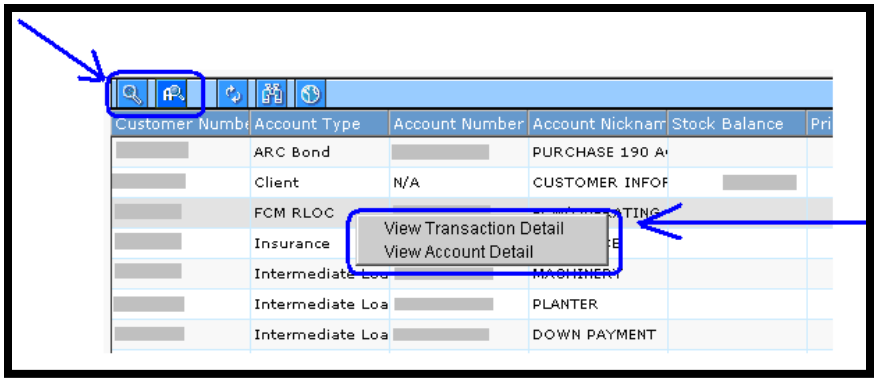
Getting-Around

1. Click on the two horizontal bars at the top of the screen (navigation bars) to select the desired service.

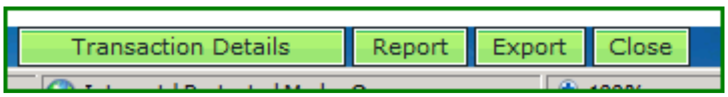


2. The system utilizes the mouse to double click, left and right clicks, icons and function buttons. **Hi-lite a row and right-click** to access the most commonly used features.

3. Hilite a row of data and click an icon in the top row, or double click on a particular row, for another, more detailed screen.



4. Use the buttons in the lower right, such as Close to return to the previous screen.

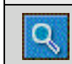
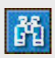
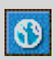
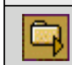
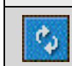


Icons and Buttons

Icons and buttons provide a quick way to access the system's most commonly used commands and functions. The tables below describe the icons and buttons that may appear in online banking.

1. Icons

TIP: While in online banking, you may identify an icon's name by hovering the mouse pointer over the icon. After a short pause, its name will be displayed.

Icon	*Name*	*Purpose/Navigation*
	Add	Displays the **Add** page for records, forms, etc.
	Delete	Deletes the highlighted/selected row from the displayed table. The icon is disabled if a row is not selected.
	Modify	Displays the **Modify** page so that you can edit and existing definition, record, or setup.
	View Detail	Displays the detail for a selected record/row.
	Find	Displays the **Find** page. From this page you may search for a value in a specified column or group of columns.
	Environment	Displays the environment settings for a page/table. You may modify the filter, column, and sort settings for the displayed page/table.
	Calendar	Displays the calendar for the current month and year. From the calendar, you can select another day, month, year.
	Export	Exports data to an output file, to be used by other applications.
	Print	Prints the data in the displayed or selected table.
	Refresh	Updates the table with the most recent data from the database.
	Model	Displays the **Add Using Model** page. You may create a new record based on the information set up in an existing record.
	Service Parameters	Displays the types of service parameters that exist for a Customer or Account or Customer User.
	Restore A Deleted Record	Allows user to view and restore deleted records.

2. Buttons

Button	*Purpose/Navigation*
Cancel	Closes the page without saving any changes that you may have made.
Close	Closes the current page.
OK	Acknowledges the request and returns to the previous page.
Add >>	Adds a value, record, etc. to a selected table, and/or to the database.
Add All >>	Adds all available values to the selected values list.
Preview	Displays a preview of the selected item in the Report Summary table. The button is disabled if a row is not selected.
Previous	Returns to the previous page of the report, if available.
Print	Sends a copy of a report to a printer or displays a print preview of “view detail” items.
< Remove	Removes selected assigned value from the Selected Values list.
<< Remove All	Removes all selected values. All removed values will be displayed in the Available Values list.
Report	Generates a report.
Restore	Restores original default values.
Save	Saves, as entered/displayed, all parameters for this page.
Yes	Continues with processing the transaction or process after a Warning Message page is displayed. Assumes continuation without resolving the problem.
Yes to All	Continues with processing the transactions or processes after a Warning Message page is displayed. Assumes continuation without resolving the associated problem(s).

Account Information Service

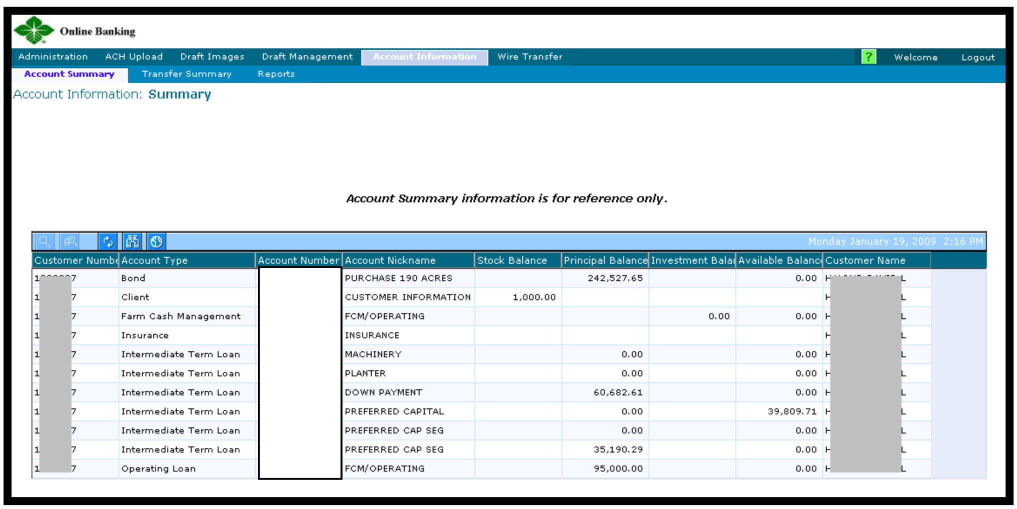
The second navigation bar of the Account Information provides screens on:

Account Summary, **Transfer Summary**, and **Reports**.

Account Summary (Account Information bar)

1. In the navigation bars, click on the **Account Information tab, then Account Summary tab.**

2. The **Account Information:Summary** screen displays all accounts available. Information displayed is as of the previous business day.



Select (highlight) the account you want to view and click on the **Account Details icon**

To see **Transaction Details** for the selected account, click the (View Highlighted Row) icon.

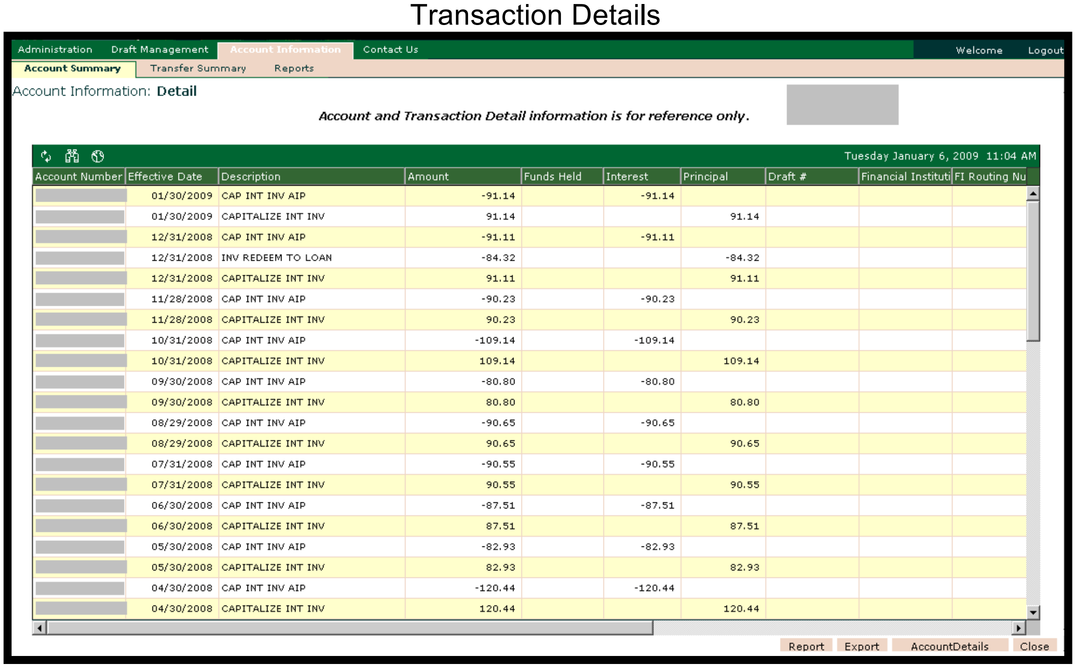
Hi-lite and right-click allows you to choose either the **Account Details** or the **Transactions Details.** Or, double click to display the Transaction Details as well.

View Transaction Details

The transaction detail activity is displayed for the past 90 days. This can be changed to up to thirteen months with the Environment (globe icon).

Optional - It provides the ability to search for transaction by type, description or dollar amount, to set sorting options for up to three columns, and to set from and to date ranges.

Transaction Details



Account Number	Effective Date	Description	Amount	Funds Held	Interest	Principal	Draft #	Financial Instituti	FI Routing Nu
	01/30/2009	CAP INT INV AIP	-91.14		-91.14				
	01/30/2009	CAPITALIZE INT INV	91.14			91.14			
	12/31/2008	CAP INT INV AIP	-91.11		-91.11				
	12/31/2008	INV REDEEM TO LOAN	-84.32			-84.32			
	12/31/2008	CAPITALIZE INT INV	91.11			91.11			
	11/28/2008	CAP INT INV AIP	-90.23		-90.23				
	11/28/2008	CAPITALIZE INT INV	90.23			90.23			
	10/31/2008	CAP INT INV AIP	-109.14		-109.14				
	10/31/2008	CAPITALIZE INT INV	109.14			109.14			
	09/30/2008	CAP INT INV AIP	-80.80		-80.80				
	09/30/2008	CAPITALIZE INT INV	80.80			80.80			
	08/29/2008	CAP INT INV AIP	-90.65		-90.65				
	08/29/2008	CAPITALIZE INT INV	90.65			90.65			
	07/31/2008	CAP INT INV AIP	-90.55		-90.55				
	07/31/2008	CAPITALIZE INT INV	90.55			90.55			
	06/30/2008	CAP INT INV AIP	-87.51		-87.51				
	06/30/2008	CAPITALIZE INT INV	87.51			87.51			
	05/30/2008	CAP INT INV AIP	-82.93		-82.93				
	05/30/2008	CAPITALIZE INT INV	82.93			82.93			
	04/30/2008	CAP INT INV AIP	-120.44		-120.44				
	04/30/2008	CAPITALIZE INT INV	120.44			120.44			

NAVIGATION TIPS:

SHORTCUT: To switch between the two detail pages, click on the **Transaction Details** button or the **Account Details** button at the bottom of the screen.

Click on the **Refresh icon** to refresh the table with the most current data.

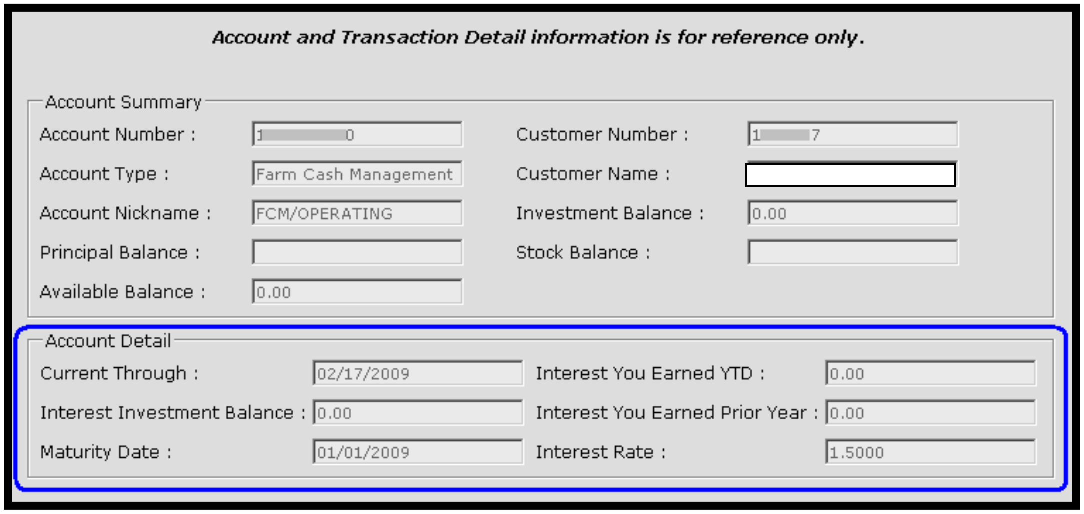
Click on the **Find icon** to see the **Find** page and specify account search criteria.

Click on the Report button to display a preview of the Account Summary Report.

TIP: Click on the **Environment** button to customize the view of your account information. When the settings are changed, click OK to change for that session only, and click Save for future sessions. Contact us for additional information on customized settings for a single session or as a default for every time you login.

INVESTMENT accounts

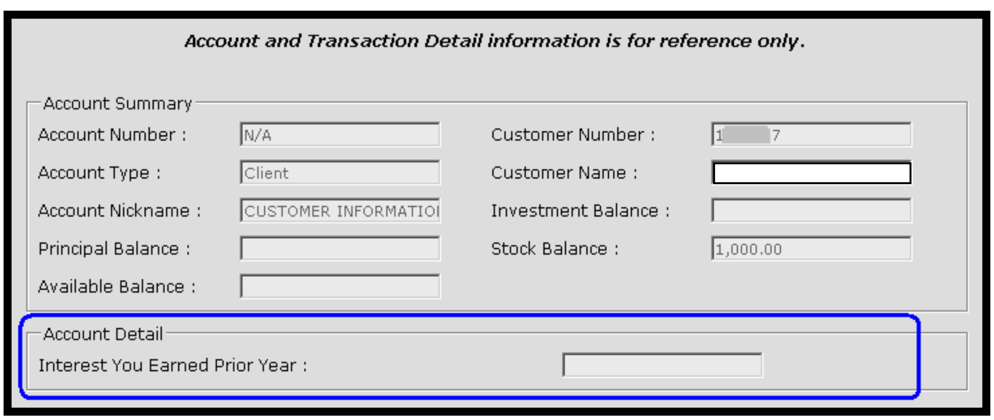
Both Funds Held and Farm Cash Management investments are displayed separately in the Account Summary so you can track them individually.



Additional products and financial services are also displayed.

CUSTOMER/STOCK records

Stock will be reflected in a separate account, in addition to Interest Earned.



Transfer Summary (Account Information bar)

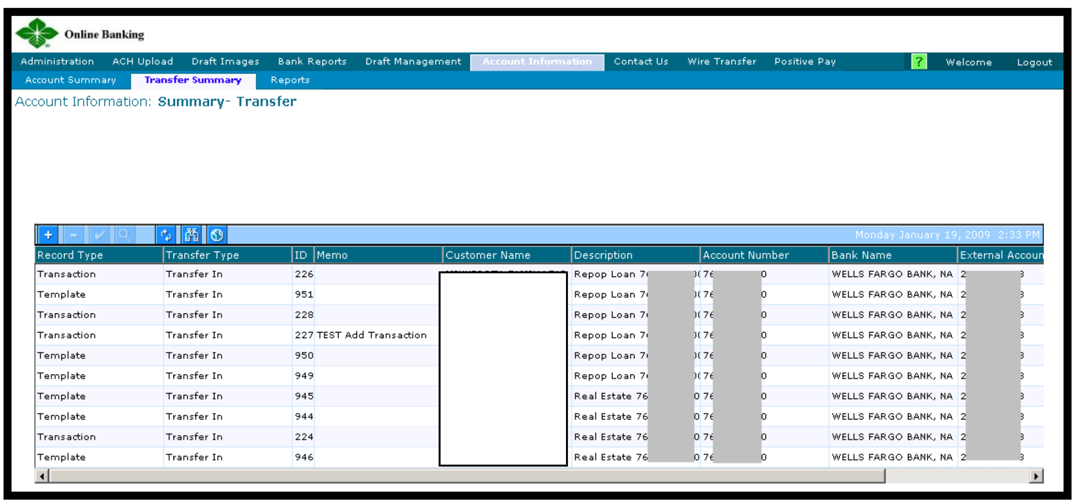
The transfer summary activity allows you to view and manage your internal accounts (within FCS) transfers and ACH transfers (between external banking accounts).

The account types supported for ACH transactions include:
- Loan accounts (Transfers In and Out)
- Investment accounts (Transfers In and Out)
- Funds Held accounts (Transfers In only)
- Other Financial Services (Transfers In)

Any transaction created before 5:00 PM will be effective the next business day.

Viewing the Transfer Summary Screen

1. Click on the **Account Information/TransferSummary tab** on the navigation bars.
2. Click on the drop down arrow for Account Number to make your selection.



NAVIGATION TIPs

3. Click on the **Refresh icon** to refresh the table with the most current data.
4. Click on the **Find icon** to see the Find page and specify search information.
5. Click on the Environment icon to see and set environment parameters.

6. Click on the **View icon** at the top of the transfer table, or right-click on the record, to view detailed information associated with the selected record.
7. Click on the **Add icon** to create a new template.
8. Click on the **Delete icon** to delete a template.
9. Click on the **Modify icon**, or right-click, to modify a template

Templates

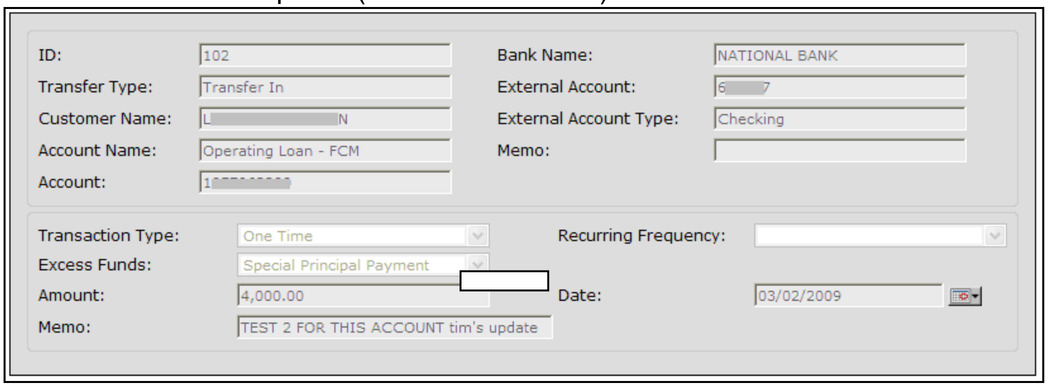
You may view, create, modify or delete online banking templates.

Templates contain the required information to create subsequent transactions.

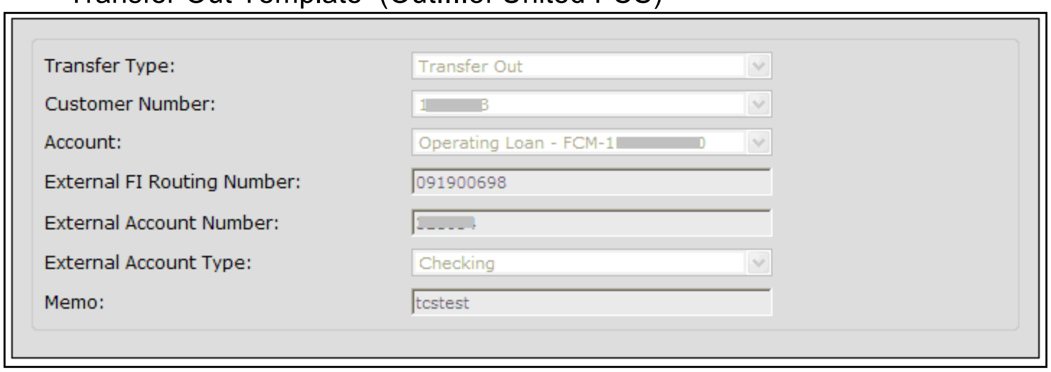
To view details, on the **Summary – Transfer** table select/hilite the template and click on the **View icon**. The **View Template** page displays.

TIP: The format of the detail window displayed for templates varies based upon the kind of transfer for which the template was created: Transfer In or Transfer Out.

Transfer In Template (In...to United FCS)



Transfer Out Template (Out....of United FCS)



Create New BankTemplate

1. To add a new template, on the **Summary – Transfer** table click the **Add icon** .

2. Enter requested data from drop down arrows and click the **Submit button** to submit the new **Template**.

IMPORTANT: A **single template** can be used to create **more than one recurring transaction**. For example, the same template can be used to create both a weekly transaction as well as a yearly transaction.

3. If your new template includes a **external account not previously authorized** you may be requested to e-sign an EFT agreement to complete creation of your template. Click Accept button in the lower right corner. Once you have authorized an external account, you will not be required to e-sign for it again.

IMPORTANT: Accepting the electronic EFT agreement in online banking is a legally binding agreement.

Modify a Bank Template

TIP: The only field you can change on a template is the memo value.

1. To modify a template, on the **Transfer Summary** table select (highlight) the template you want the change and click the **Modify icon** , or right-click on the selected record.

2. Enter requested data and click the **Submit button** to save the **template** modification.

NAVIGATION TIP: To cancel out of any activity and return to the **Transfer Summary** page, click on the **Cancel button** at the bottom of the screen.

Delete a Template

1. To delete a template, on the **Summary – Transfer** table, select (highlight) the template you want the delete and click the **Delete** icon, or right-click on the record to select the delete option from the dropdown list.

2. A warning message appears in a popup window. Click the **OK** button to delete your template.

NAVIGATION TIP: To cancel out of any activity and return to the **Transfer Summary** page, click on the **Cancel button** at the bottom of the screen.

Transactions (Transfer In and Transfer Out)

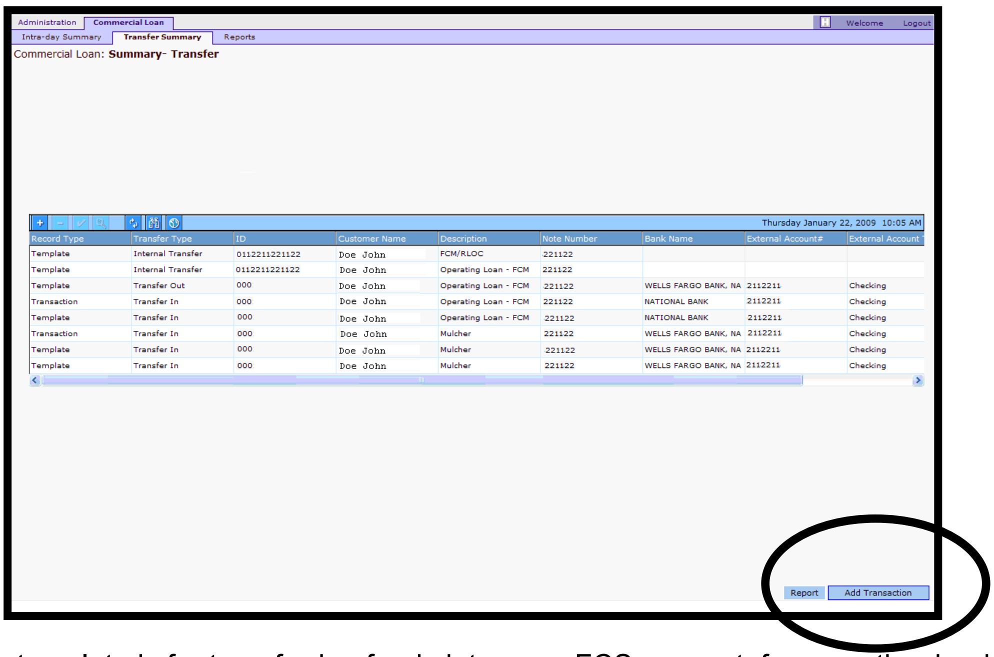
You may view, create, modify or delete online banking transactions.

IMPORTANT: There are three types of transactions you may create:

- Transfers In - moving funds into an account;
- Transfers Out - moving funds out from an account.

Create <u>Transfer In or Transfer Out</u> Transaction From Template

1. On the **Summary – Transfer** table select (highlight) the template.
2. Click on the **Add Transaction button** Add Transaction at the bottom of the page.



3. If the template is for transferring funds <u>into your FCS account</u>, from another bank account, the **Create Transaction – <u>Transfer In</u>** page displays.

4. If the template is for transferring funds <u>out of your FCS account</u> into another bank account, the **Create Transaction – <u>Transfer Out</u>** page displays.

TIP:

- An ACH transaction submitted before 5:00 PM Central Time must be dated for the next business day or later.
- An ACH transaction submitted after 5:00 PM Central Time must be dated at least two business days in the future. (An ACH transaction cannot be dated more than a year into the future.)

5. Click the **Submit button**. The **Summary –Transfer** displays the new transaction.

Reports (Account Information bar)

You may create customized report definitions to generate reports about your accounts and transactions.

Reports Summary

1. Click on the **Account Information tab** on the main (service) navigation bar.

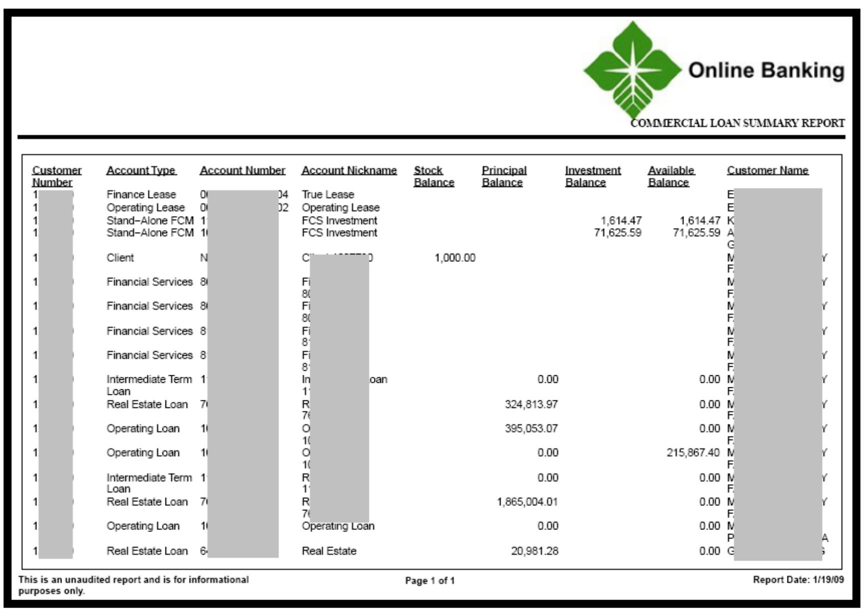
2. Click on the **Reports tab** on the activity navigation bar.

3. The **Report Summary** page is displayed. This summary lists the report options currently set up on the system. If a report has not been set up, the summary will not contain any records. The listing displays:
    - Report Name
    - Report Type
    - Report Description
    - Created By

NAVIGATION TIP: You may use the same icon options, found at the top of the **Reports Summary** table, and report button options found at the bottom of the page.

4. Sample **Report Summary** report preview.

Contact us for more information on creating, modifying and deleting reports.


Online Banking

COMMERCIAL LOAN SUMMARY REPORT

Customer Number	Account Type	Account Number	Account Nickname	Stock Balance	Principal Balance	Investment Balance	Available Balance	Customer Name
[redacted]	Finance Lease	[redacted]	True Lease					[redacted]
[redacted]	Operating Lease	[redacted]	Operating Lease					[redacted]
[redacted]	Stand-Alone FCM	[redacted]	FCS Investment			1,614.47	1,614.47	[redacted]
[redacted]	Stand-Alone FCM	[redacted]	FCS Investment			71,625.59	71,625.59	[redacted]
[redacted]	Client	[redacted]	[redacted]	1,000.00				[redacted]
[redacted]	Financial Services	[redacted]	[redacted]					[redacted]
[redacted]	Financial Services	[redacted]	[redacted]					[redacted]
[redacted]	Financial Services	[redacted]	[redacted]					[redacted]
[redacted]	Financial Services	[redacted]	[redacted]					[redacted]
[redacted]	Intermediate Term Loan	[redacted]	[redacted]		0.00		0.00	[redacted]
[redacted]	Real Estate Loan	[redacted]	[redacted]		324,813.97		0.00	[redacted]
[redacted]	Operating Loan	[redacted]	[redacted]		395,053.07		0.00	[redacted]
[redacted]	Operating Loan	[redacted]	[redacted]		0.00		215,867.40	[redacted]
[redacted]	Intermediate Term Loan	[redacted]	[redacted]		0.00		0.00	[redacted]
[redacted]	Real Estate Loan	[redacted]	[redacted]		1,865,004.01		0.00	[redacted]
[redacted]	Operating Loan	[redacted]	Operating Loan		0.00		0.00	[redacted]
[redacted]	Real Estate Loan	[redacted]	Real Estate		20,981.28		0.00	[redacted]

This is an unaudited report and is for informational purposes only. Page 1 of 1 Report Date: 1/19/09

Draft Imaging Service

The Draft Imaging activity provides the online banking user the opportunity to view images of processed drafts from their operating accounts.

Click on the **Draft Imaging tab** on the main (service) navigation bar.

NOTE: If no accounts with draft images are available, the table will be empty.

SHORTCUT: Click the **Environment** icon at the top to customize the view.

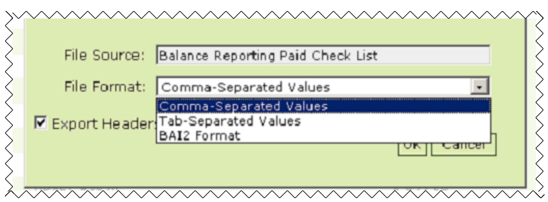
1. To narrow the search, click on the icon toolbar, in the upper right and enter **From** and **To.** Click Go.

2. Select (highlight) an account from the summary table and click the **View** icon, or click the **Transactions** button at the bottom of the page.

IMPORTANT: Use **Draft Imaging** to view the image of a draft for a transaction. Go to the **Account Information** tab on the main navigation bar if you want to view detail information for a draft transaction.

3. Click on the **Report** button at the bottom of the detail screen to view report.

4. Click on the **Export** button at the bottom of the draft list screen to export the paid draft list to a file.



You also have the option to create a report definition for generating a customized report for draft images. Contact us for more information.

Draft Management Service

The Draft Management service your to manage the draft activity on draft accounts.

View Draft Activity Summary

1. Click on the **Draft Management tab** on the main (service) navigation bar. Click on the **Reports tab** on the activity navigation bar.

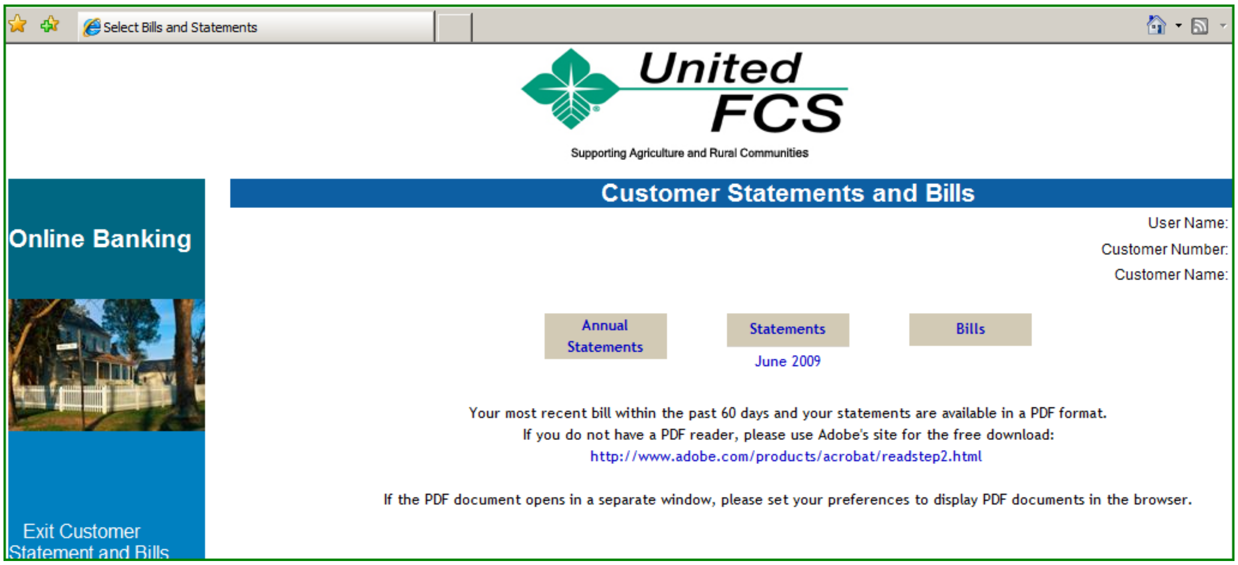
2. The **Draft Management: Summary** page displays, showing a table of all draft activity the user has permissions to view.

   Contact us for more information on managing drafts.

Customer Statements and Bills

Annual and monthly statements, in addition to recent bills are available to view.

1. Click on **Statements and Bills** in navigation bar to display the screen below.



2. Click on the desired **date**/selection.

   NOTE: You may need to allow a pop-up window the first time you access these files. An exact copy of your statements and bills will be displayed.

3. Close the statement/bill view with the X in the upper right.

4. Click on Exit Customer Statements and Bills on the left to return to Online Banking.

Administration Service

Administration activities allow customers to manage options within their online banking service, including maintaining their password and email address, maintaining customized nicknames for accounts, setting up alerts and managing online banking sub-users (if any).

The **Administration** activities available are listed in the second navigation bar when you click on the **Administration tab** in the main navigation bar.

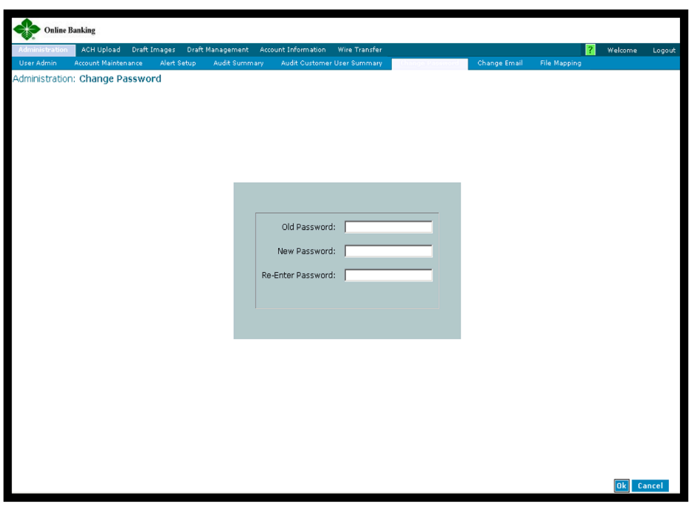
Change Password

You may change your online banking password at any time.

1. Select the **Administration** option from the main navigation bar.

2. Click on the **Change Password** option on the second navigation bar.

3. Enter your current password in the **Old Password** field on the **Change Password** page. Enter your new password in the **New Password** field.



TIP: Your new password must be different from your old one. Valid password attributes include:

- Up to 15 alphanumeric characters
- A minimum of 8 characters
- At least four (4) alpha and two (2) numeric characters
- Not case sensitive
- Maximum number of times the same character can be used is three (3)
- Valid characters are limited to the following: **A-Z a-z 0-9 ! ? . : ; @ # $ & + |**

4. Enter the new password again for verification purposes in the **Re-Enter Password** field. Click **OK**.

5. Click the **Cancel** button if you decide not to change your password at this time. You will be returned to your online banking **Welcome Page**.

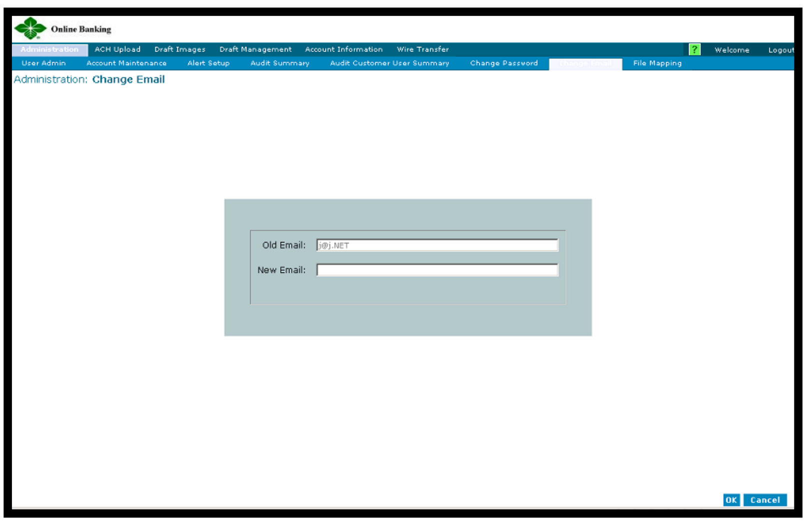
Change Email

You may change your online banking password at any time using the online banking administration service. Complete the following steps to update your user profile with your new or changed email address.

IMPORTANT: Please use **Change Email** to update your user profile whenever your email address changes.

1. Select the **Change Email** option from the navigation bar under the **Administration** tab. The **Change Email** page displays.

2. In the **Old Email** field, the email address that is currently in your user profile is displayed.



TIP: An email address was required at the time of enrollment, so this field should never appear blank.

3. Enter your new email address in the **New Email** field. Click **OK** to save your entry in your user profile.

Click **Cancel** to quit the **Change Email** page without saving the new email address.

Other Administrative features include:

Creating ‘nicknames’ for your accounts
Creating Alerts
Granting Sub-Users Permission

Contact us for more information on these features.