



**AgFed**  
**Credit Union**  
*Your Partner for Life*

# Digital Banking

## User Guide

Learn how to use Digital Banking with this handy guide.  
For questions contact us at 800-368-3552.



[www.agfed.org](http://www.agfed.org)

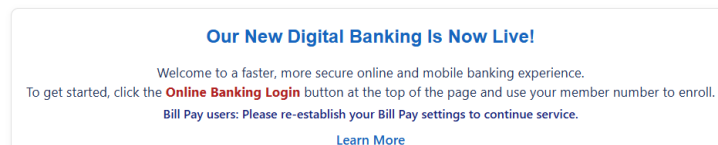
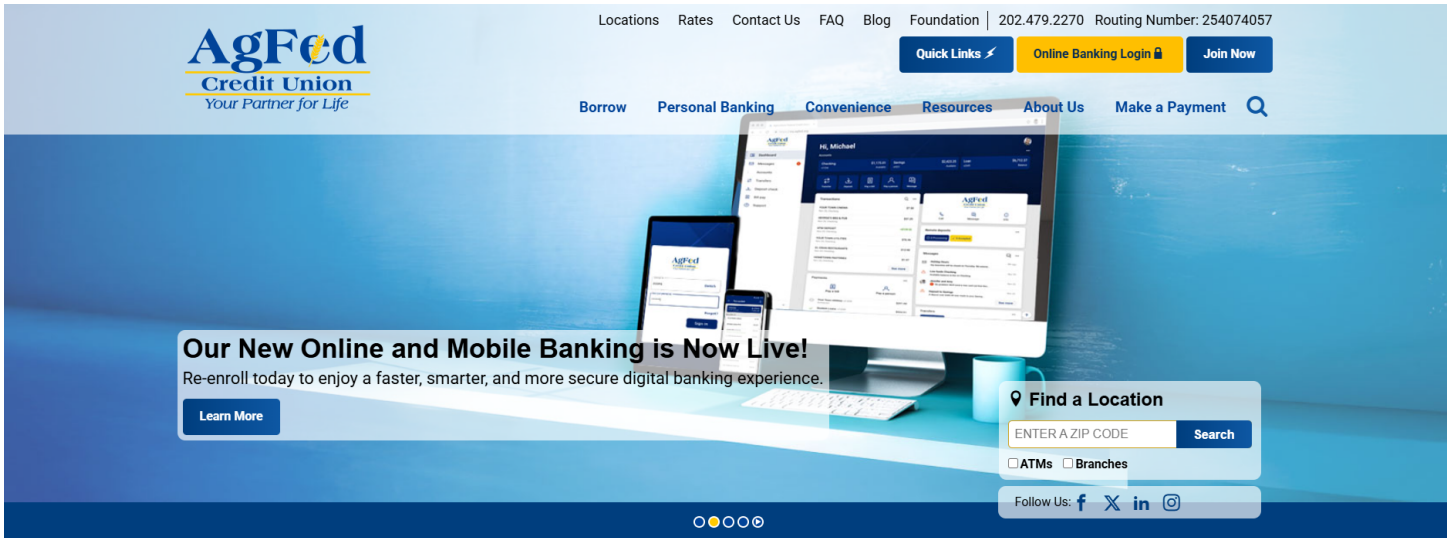
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## Self-enrollment First Time Login Step

1

Navigate to our website and click **ONLINE BANKING LOGIN**.



## Step 2

Click **First time user? Enroll now**. Enter your social security and account numbers, email, and phone number

A screenshot of the AgFed Credit Union login page. It features the AgFed Credit Union logo at the top. Below the logo are input fields for "Username" and "Password". To the right of the password field is a "Show" link. Below the password field is a "Forgot?" link. At the bottom of the login section is a "Sign in" button. Below the "Sign in" button is a link that says "First time user? Enroll now."A screenshot of the AgFed Credit Union new user enrollment page. It features the AgFed Credit Union logo at the top. Below the logo is the heading "New user enrollment". There are four input fields: "Social Security number", "Member number", "Email", and "Phone". Below the "Social Security number" field is a note: "EIN and ITIN are also accepted". At the bottom of the enrollment section is a "Next" button.

## Step 3

Click **Get Started** and choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.

The first two screenshots show the initial setup. The first screen, titled 'Protect your account with 2-step verification', explains that a unique verification code will be sent to an unrecognized device and provides options to 'Add an extra layer of security' or 'Keep the bad people out'. A 'Get started!' button is at the bottom. The second screen, 'Let's set up your phone', asks for a phone number and shows '+1 (202) 555-9876' entered. A 'Next' button is at the bottom. The next two screenshots show the same 'Protect your account' screen and a 'Confirm phone number' screen where a verification code is entered. The 'Confirm phone number' screen also has a 'Resend Code' button.

## Step 4

Click **Accept** and **Done** to accept the **Terms and Conditions**. Then create a **new username** and **password**.

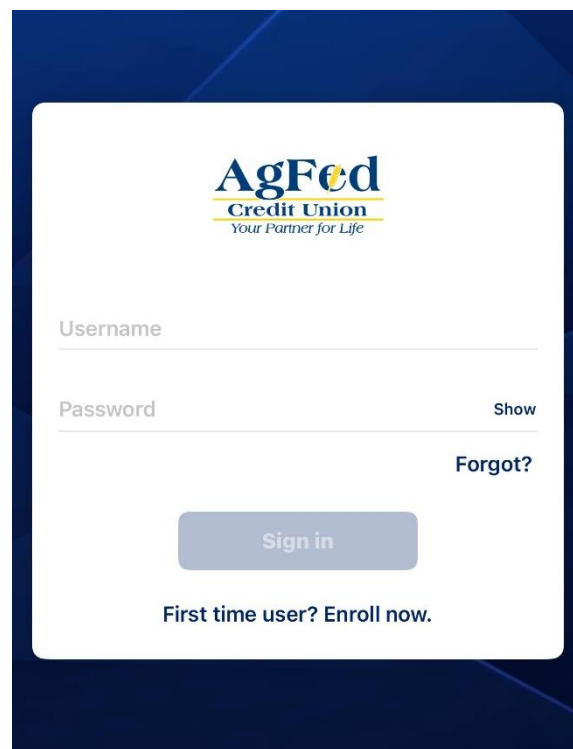
The final three screenshots show the completion of the setup. The first screen, 'User Agreement', displays the 'DIGITAL BANKING TERMS OF USE' and an 'Accept' button. The second screen, 'You're all set!', features a green checkmark icon and a message stating 'Your 2-step verification was set up successfully'. The third screen, 'Create credentials', has fields for 'Username', 'Password', and 'Confirm password', each with a 'Show rules' link, and a 'Next' button at the bottom.

## Account Recovery

Use these steps to reset your password and/or retrieve your username.

### Step 1

Navigate to our website and click **LOGIN**. Select **Forgot?**

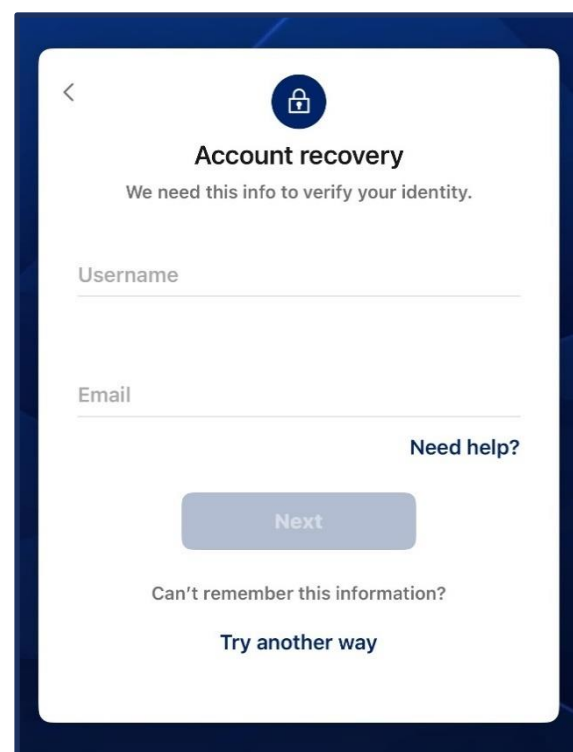
A screenshot of the AgFed Credit Union login page. At the top is the AgFed Credit Union logo with the tagline "Your Partner for Life". Below the logo are two input fields: "Username" and "Password". To the right of the "Password" field is a "Show" link. Below the "Password" field is a "Forgot?" link. A "Sign in" button is centered below the input fields. At the bottom, there is a link that says "First time user? Enroll now."

### Step 2

Enter your username and email address.

**IMPORTANT:** Email must match what is on file.

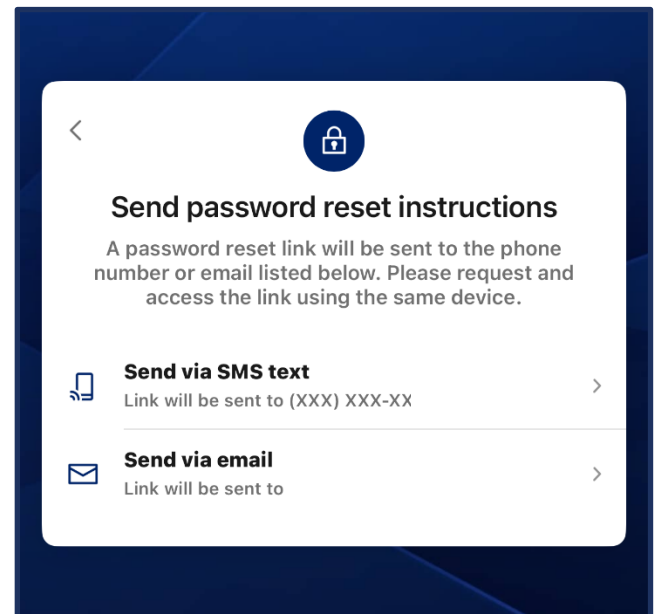
Don't know your username? Click **Try another way** to use your social security and account number instead.

A screenshot of the AgFed Credit Union account recovery page. At the top is a back arrow and a lock icon. Below the icon is the heading "Account recovery" and the text "We need this info to verify your identity." Below this are two input fields: "Username" and "Email". To the right of the "Email" field is a "Need help?" link. A "Next" button is centered below the input fields. At the bottom, there is a link that says "Can't remember this information?" and a link below it that says "Try another way".



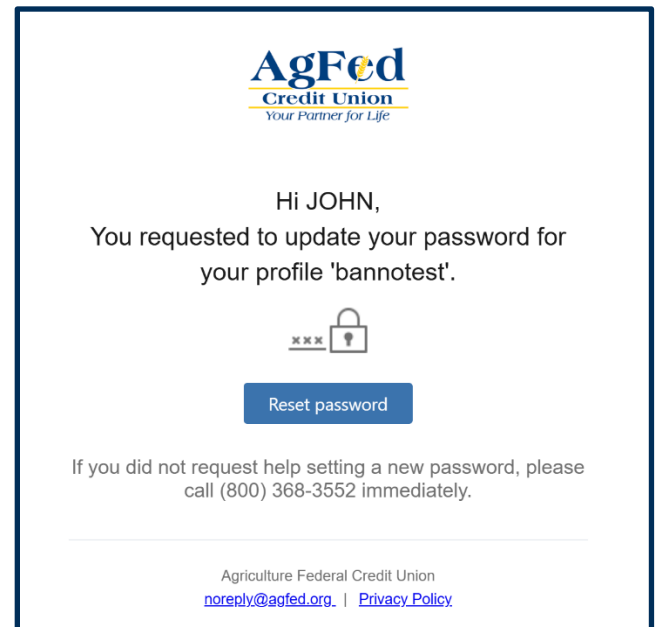
## Step 3

Choose to receive your instructions via email or text.



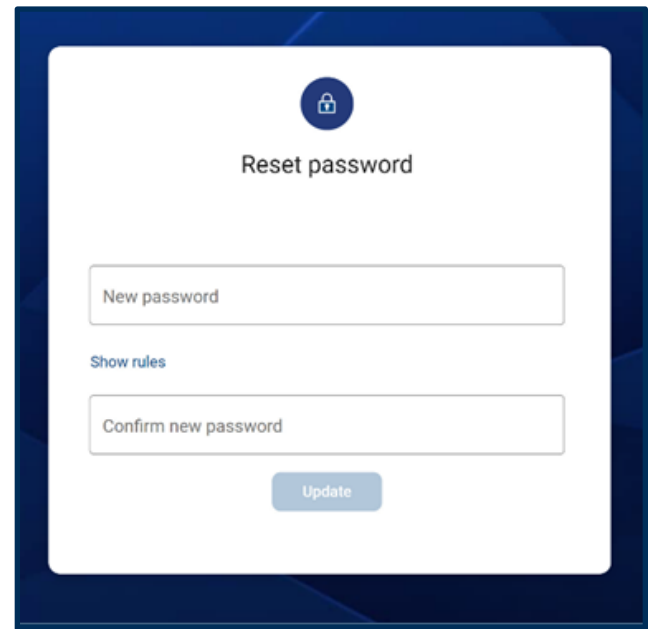
## Step 4

- **Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.



## Step 5

Enter the code you receive. On the next screen create a new password.



## Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

## Default Layout

1. **Accounts** - Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons** - Click a button to jump to that feature of online banking
3. **Transactions** - Displays recent activity on all accounts
4. **Messages** - Displays conversations between you and support representatives as well as alerts and bank messages.
5. **Transfers** - Displays scheduled transfers and a quick link to Make a Transfer
6. **Bill Pay & External Transfer** - Displays recent activity and quick links to Pay a bill, Setup and Make External Transfers, or Manage payments.
7. **Card Management** - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.

AgFed  
Credit Union  
Your Partner for Life

- Dashboard
- Messages
- Accounts
- Transfers
- Remote deposits
- Bill Pay & External Transfer
- Send money with Zelle®
- Member-to-Member Transfer
- eDocuments
- Support

Hi, JANE

Accounts **1**

PRIMARY SHARE  
x65S01  
-\$5.00  
Available

SHAREDRAFT  
x65S08  
\$0.00  
Available

Transfer

Message

Send money with Zelle®

Bill Pay & External **2**

Transactions **3**

DEPOSIT +\$9.00  
Jun 25, PRIMARY SHARE ACCOUNT 1

WITHDRAWAL \$9.00  
Jun 25, SHAREDRAFT

DEPOSIT +\$14.00  
Jun 25, PRIMARY SHARE ACCOUNT 1

WITHDRAWAL \$14.00  
Jun 25, SHAREDRAFT

DEPOSIT +\$6.40  
Jun 25, MONEY MARKET

See more

Messages **4**

Hello Mr. Doe, Thank you for testing. 🙏  
Yesterday

Welcome!  
Welcome to our new digital banking suite. Now you can view all your account...  
Apr 1  
See more

Transfers **5**

Make a transfer

Scheduled transfers

\$1.00 to PRIMARY SHARE ACCOUNT 1  
Every month on the 25th starting in July, from SHAREDRAFT

\$21.61 to PRIMARY SHARE ACCOUNT 1  
On Jul 31, from SHAREDRAFT

See more

Card management **7**

John  
..... 7346

JD JANE

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?

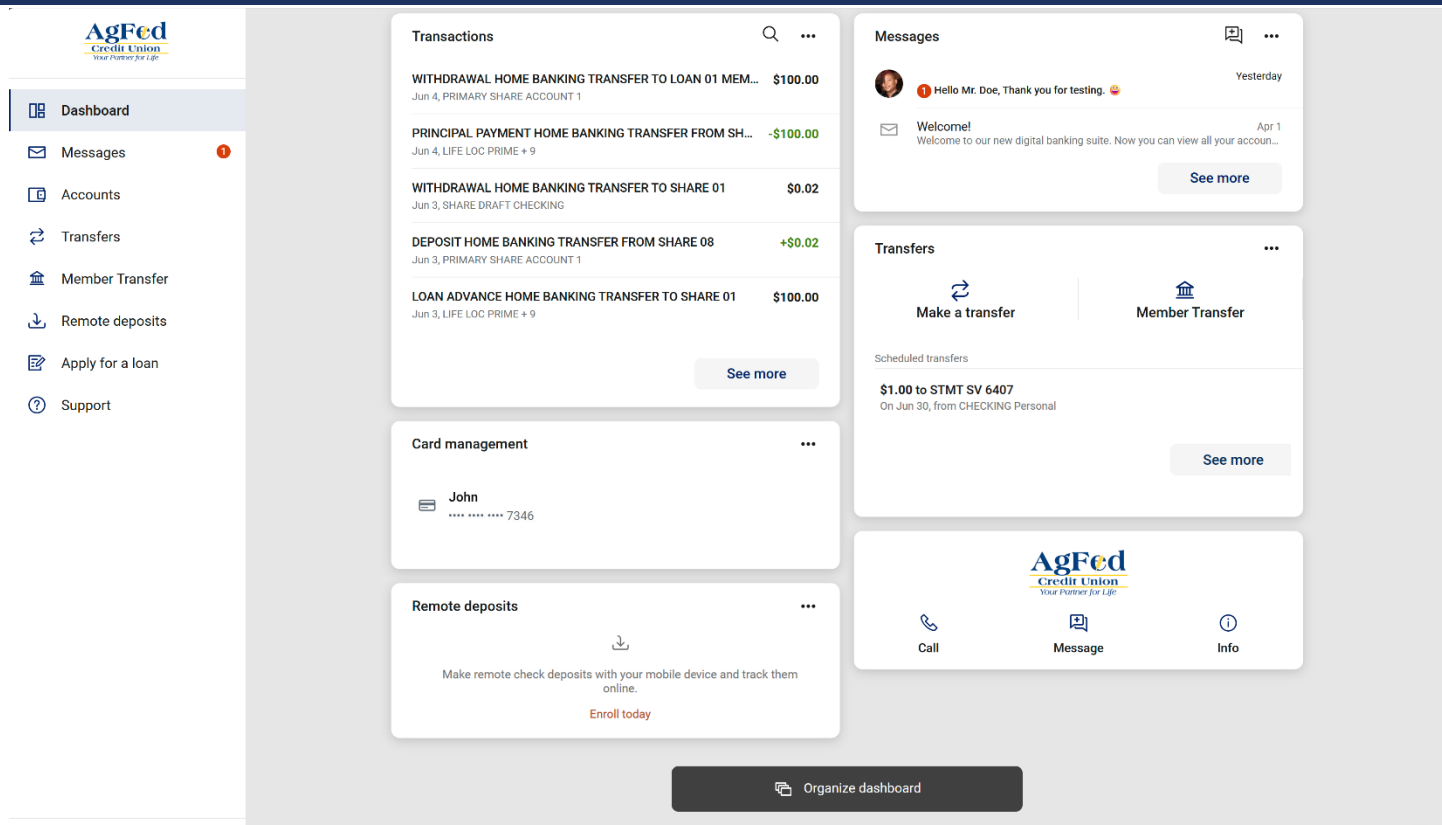
## Organize Dashboard

Use this feature to add, remove, or reorder the cards on the dashboard.

### Step 1

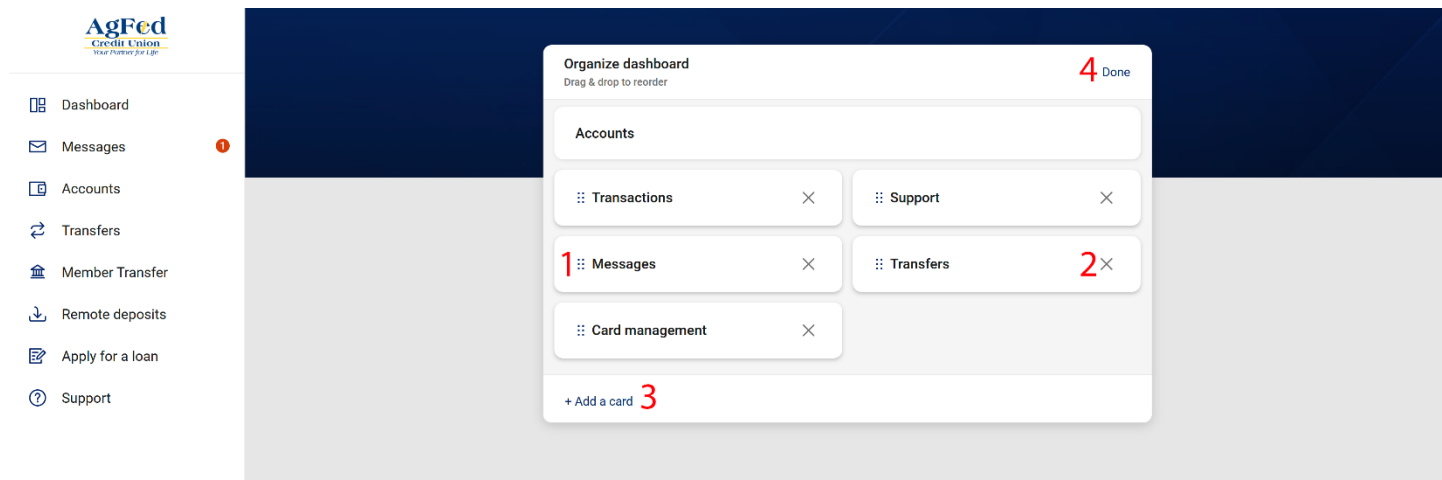
Click **Organize Dashboard**.





## Step 2

1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.

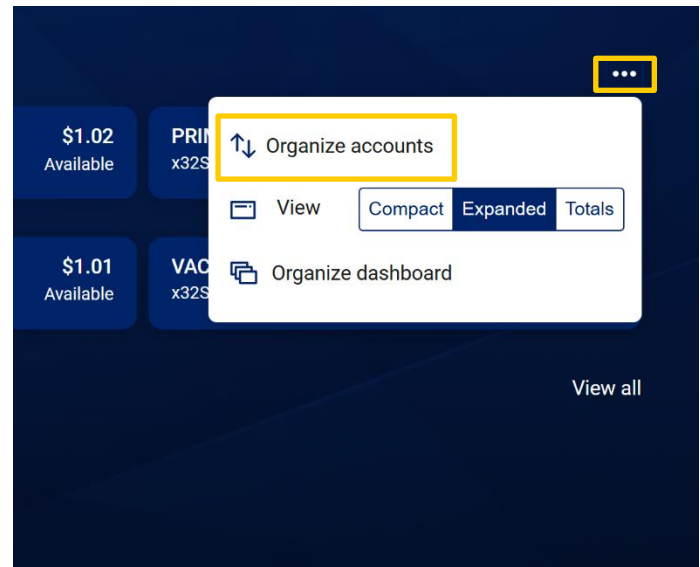


## Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

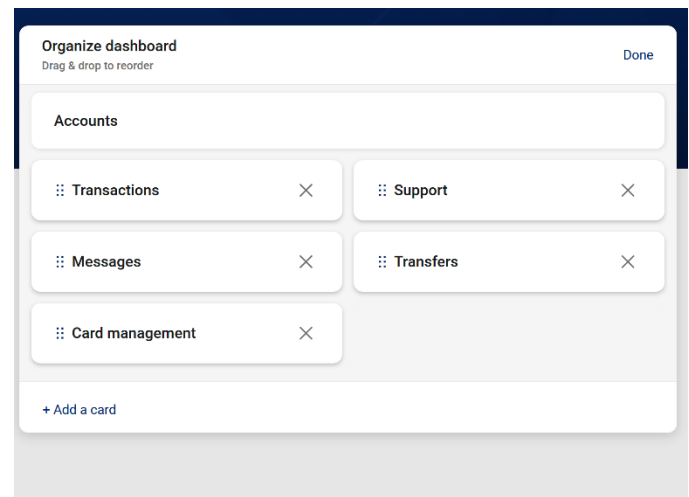
### Step 1

Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



### Step 2

Click and hold the **6 dot icon** to drag and drop an account to the order you prefer, then click **Done**.



## Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.

The screenshot displays the AgFed Credit Union digital banking dashboard. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Member Transfer, Remote deposits, Apply for a loan, and Support. The main content area shows a greeting 'Hi, JOHN' and a section titled 'Accounts'. This section displays a grid of account cards: ADVANTAGE CHECKING (\$0.00 Available), MONEY MARKET (\$1.02 Available), SHARE DRAFT CHECKING (\$0.03 Available), and SHAREDRAFT (\$1.01 Available). A yellow box highlights an ellipsis icon in the top right corner of the Accounts section. A dropdown menu is open, showing options: 'Organize accounts' (with a sub-menu containing 'View', 'Compact', 'Expanded', and 'Totals'), and 'Organize dashboard'. Below the Accounts section are four action buttons: Transfer, Message, Member Transfer, and Bill Pay & External. At the bottom, there is a 'Transactions' list showing recent transactions like 'WITHDRAWAL HOME BANKING TRANSFER TO LOAN 01 MEM...' and 'PRINCIPAL PAYMENT HOME BANKING TRANSFER FROM SH...'. To the right of the transactions is a 'Transfers' section with options to 'Make a transfer' or 'Member Transfer'.

## Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

## Start a Conversation

### Step 1

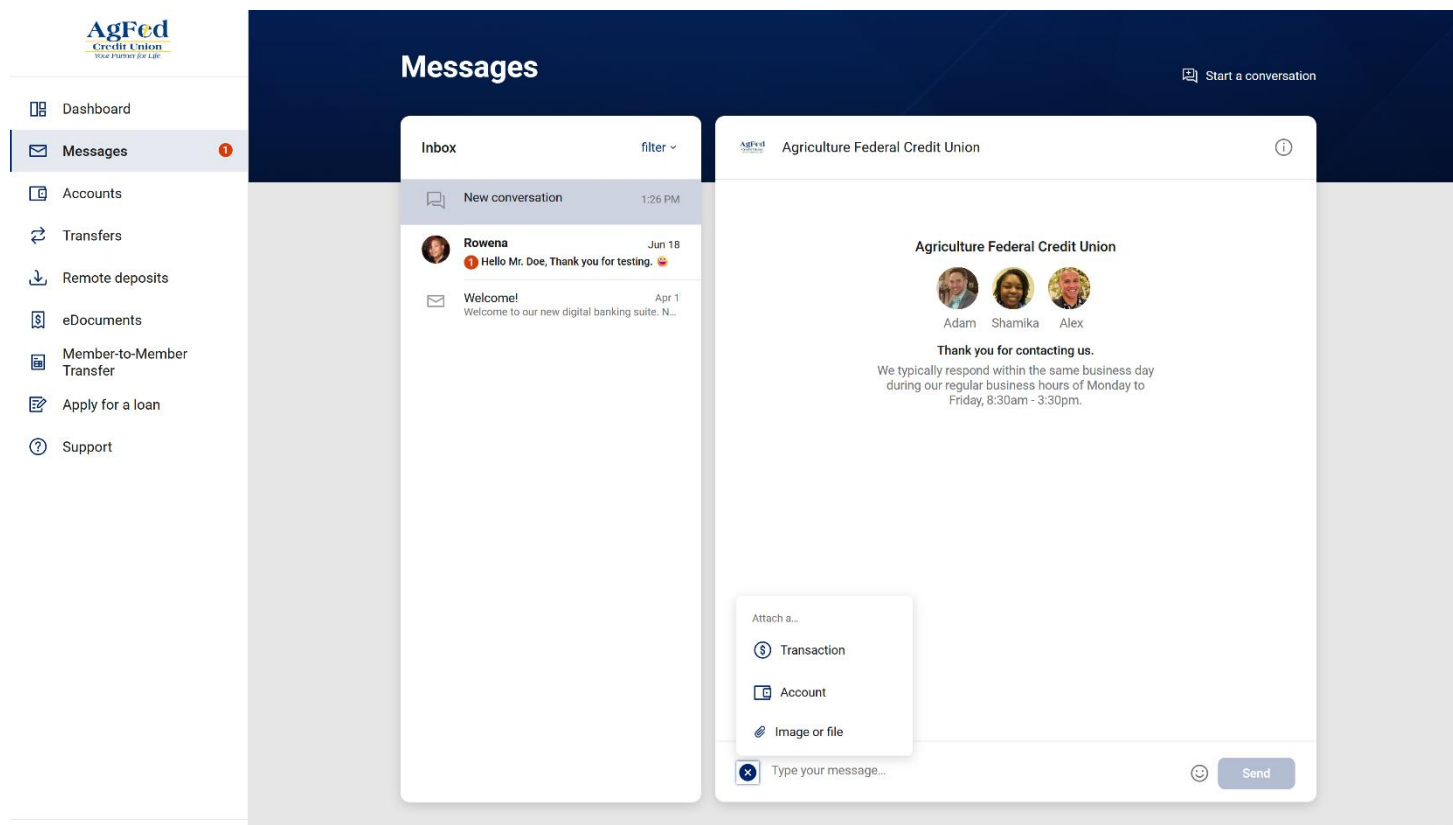
Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Click **Start a conversation**, **Send us a message**, or select the **New conversation** icon.

The first screenshot shows the 'Messages' page. On the left is a navigation pane with the 'Messages' option highlighted. The main content area has a dark blue header with the 'Messages' title and a 'Start a conversation' button in the top right corner. Below the header is an 'Inbox' section with a list of messages, including one from 'Rowena TESTING 123' dated May 21 and a 'Welcome!' message dated Apr 1. To the right of the inbox is a card for 'Agriculture Federal Credit Union' featuring three staff members (Rowena, Tom, Alex) and a message stating 'Sorry, we are currently closed.' with a 'Send us a message' button at the bottom.

The second screenshot shows the 'Dashboard' page. The left navigation pane has 'Messages' highlighted with a red notification badge. The main dashboard area has a dark blue header with 'Hi, JOHN' and a user profile icon. Below the header is an 'Accounts' section displaying a grid of account cards: 'ADVANTAGE CHECKING' (\$0.00), 'MONEY MARKET' (\$7.42), 'PRIMARY SHARE ACCOUNT 1' (\$23.05), 'SHARE DRAFT CHECKING' (\$10.03), 'SHAREDRAFT' (\$61.61), and 'VACATION CLUB' (\$1.42). Below the accounts are three buttons: 'Transfer', 'Message', and 'Bill Pay & External'. At the bottom of the dashboard are two sections: 'Transactions' showing a list of deposits and withdrawals, and 'Messages' showing a list of messages, including one from 'Rowena' dated Jun 18 and a 'Welcome!' message dated Apr 1. A 'See more' button is visible at the bottom of the messages list.

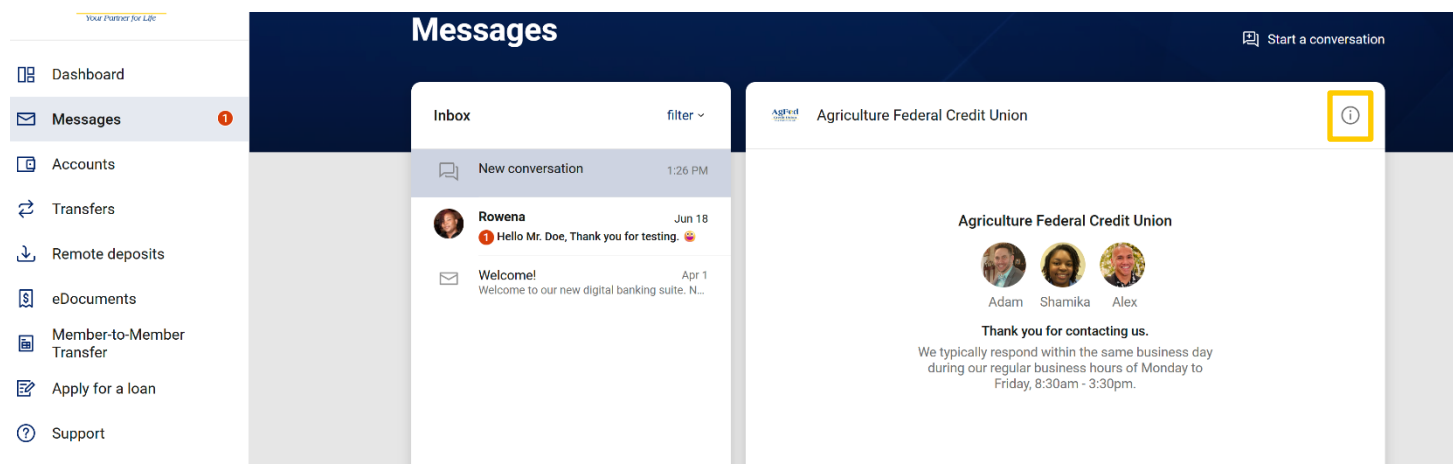
## Step 2

Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



## Close/Delete a Message

Select the icon and click **Close conversation**. Closing a conversation deletes it.



## Accounts

Select **Accounts** to see a listing of all the accounts tied to your online banking ID.

Accounts	Balance	Availability
ADVANTAGE CHECKING x32S14	\$0.00	Available
MONEY MARKET x32S09	\$1.02	Available
PRIMARY SHARE ACCOUNT 1 x32S01	\$0.05	Available
SHARE DRAFT CHECKING x32S08	\$0.03	Available
SHAREDRAFT x32S10	\$1.01	Available

**Totals**  
 CASH: \$3.53 (6 accounts)  
 CREDIT BALANCE: \$0.00 (1 account)

## Account Information

Select an account from the **Accounts** page or from the **Dashboard**.

1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.

**SHARE DRAFT CHECKING**  
 x32S08

**\$0.03**  
 Available ⓘ

Transactions	Date	Amount
WITHDRAWAL HOME BANKING TRANSFER TO SHARE 01	Jun 3	\$0.02
		\$0.03
DEPOSIT TRANSFER FROM SHARE 01	May 14	+\$0.05
		\$0.05
WITHDRAWAL TRANSFER TO SHARE 01	May 14	\$0.08
		\$0.00
DEPOSIT	Mar 7	+\$0.01
		\$0.08
DEPOSIT	Mar 5	+\$0.01
		\$0.07
WITHDRAWAL	Feb 11	\$1.00
		\$0.06
DEPOSIT	Jan 10	+\$0.32
		\$1.06
DEPOSIT TRANSFER FROM SHARE 01	Nov 25, 2024	+\$0.01
		\$0.74
DEPOSIT TRANSFER FROM SHARE 01	Nov 25, 2024	+\$0.01
		\$0.73
WITHDRAWAL TRANSFER TO SHARE 01	Nov 25, 2024	\$0.01
		\$0.72
DEPOSIT TRANSFER FROM SHARE 01	Nov 25, 2024	+\$0.01
		\$0.73
DEPOSIT TRANSFER FROM SHARE 01		+\$0.01

**Details**

**Account numbers**

Account number ⓘ 123456789

Routing number 123456789

**Account information**

Available balance \$0.03

Balance \$0.03

Open date 3/5/2003

**Activity**

Last dividend date 4/30/2004

Last statement date 5/31/2025

**Dividends**

Last dividend amount \$0.00

Dividends paid this year \$0.00

Dividends paid last year \$0.00



## Transaction Details

Select a transaction to view additional information.

1. Add a **tag** to categorize the transaction.
2. Add **notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.
4. Attach the transaction details to a conversation with the institution.

The screenshot shows the AgFed Credit Union digital banking interface. The main header displays 'SHARE DRAFT CHECKING' and the available balance of '\$0.03'. A sidebar on the left contains navigation links: Dashboard, Messages, Accounts, Transfers, Member Transfer, Remote deposits, Apply for a loan, and Support. The main content area shows a list of transactions. A modal window is open over a transaction, displaying the amount '+\$0.06' and four options with red numbers indicating the steps:

- 1 Add tags
- 2 Add notes
- 3 Add images
- 4 Attach to a conversation

The transaction list includes:

Transaction Description	Date	Amount	Balance
WITHDRAWAL HOME BANKING TRANSFER TO SHARE 01	Jun 3	\$0.02	\$0.03
DEPOSIT TRANSFER FROM SHARE 01	May 14		
WITHDRAWAL TRANSFER TO SHARE 01	May 14		
DEPOSIT	Mar 7		
DEPOSIT	Mar 5		
WITHDRAWAL	Feb 11		
DEPOSIT	Jan 10		
DEPOSIT TRANSFER FROM SHARE 01	Nov 25, 2024	+\$0.01	\$0.74
DEPOSIT TRANSFER FROM SHARE 01	Nov 25, 2024	+\$0.01	\$0.73
WITHDRAWAL TRANSFER TO SHARE 01	Nov 25, 2024	\$0.01	\$0.72
DEPOSIT TRANSFER FROM SHARE 01	Nov 25, 2024	+\$0.01	\$0.73
DEPOSIT TRANSFER FROM SHARE 01	Nov 25, 2024	+\$0.01	\$0.72

On the right side of the modal, there is an 'Activity' section showing dividend dates and a 'Dividends' section showing dividend amounts.

## eDocuments

Enroll for eDocuments to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eDocuments are available online for 18 months.

## eDocument Enrollment

### Step 1

Click **eDocuments** from the Accounts page or the Dashboard and accept the terms and conditions.

**SHARE DRAFT CHECKING**  
x32S08

**\$0.03**  
Available ⓘ

**Transactions**

Transaction	Date	Amount	Balance
WITHDRAWAL HOME BANKING TRANSFER TO SHARE 01	Jun 3	\$0.02	\$0.03
DEPOSIT TRANSFER FROM SHARE 01	May 14	+\$0.05	\$0.05
WITHDRAWAL TRANSFER TO SHARE 01	May 14	\$0.08	\$0.00
DEPOSIT	Mar 7	+\$0.01	\$0.08
DEPOSIT	Mar 5	+\$0.01	\$0.07
WITHDRAWAL	Feb 11	\$1.00	\$0.06
DEPOSIT	Jan 10	+\$0.32	\$1.06
DEPOSIT TRANSFER FROM SHARE 01	Nov 25, 2024	+\$0.01	\$0.74
DEPOSIT TRANSFER FROM SHARE 01	Nov 25, 2024	+\$0.01	\$0.73
WITHDRAWAL TRANSFER TO SHARE 01	Nov 25, 2024	\$0.01	\$0.72
DEPOSIT TRANSFER FROM SHARE 01	Nov 25, 2024	+\$0.01	\$0.73
DEPOSIT TRANSFER FROM SHARE 01	Nov 25, 2024	+\$0.01	\$0.73

**Details**

**Account numbers**

Account number ⓘ 123456789  
Routing number 123456789

**Account information**

Available balance \$0.03  
Balance \$0.03  
Open date 3/5/2003

**Activity**

Last dividend date 4/30/2004  
Last statement date 5/31/2025

**Dividends**

Last dividend amount \$0.00  
Dividends paid this year \$0.00  
Dividends paid last year \$0.00

### Step 2

Select a document to download and view.

**eDocuments** **User Profile** **Accepted Disclosures**

**eStatement**

☐ Show 0 archived eStatements

Date ↓	Name	Status	Last Viewed	Will Be Deleted On
5/31/25	Share Statement	Viewed	6/25/25	6/1/27
4/30/25	Share Statement	New		5/1/27
4/30/25	SAMPLE Share statement	Unarchived	6/11/25	5/1/27
4/30/25	SAMPLE Share statement	Viewed	5/21/25	5/1/27
3/31/25	Share Statement	New		4/1/27
2/28/25	Share Statement	New		3/1/27
1/31/25	Share Statement	New		2/1/27
12/31/24	Share Statement	New		1/1/27
11/30/24	Share Statement	New		12/1/26
10/31/24	Share Statement	New		11/1/26

Items per page: 10 1 - 10 of 19

**Coming July 2025**

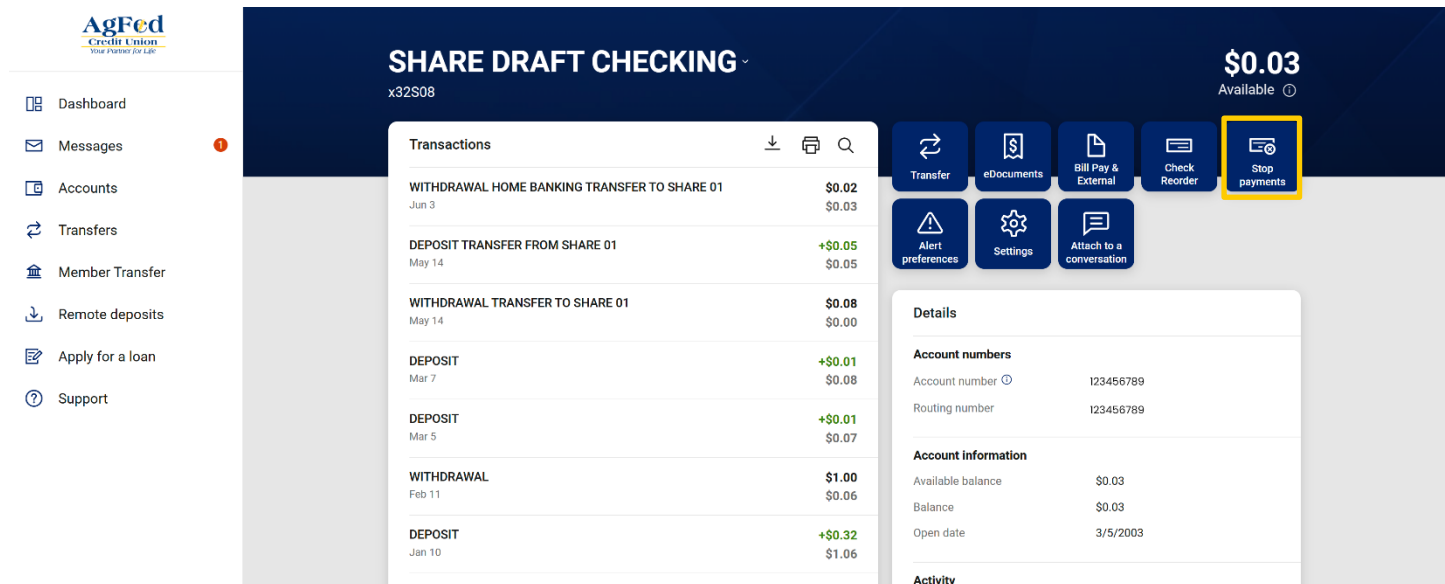
## Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

## Place Stop Payment on a Single Check

### Step 1

Select **Stop payments** and select **+ Stop a payment**.



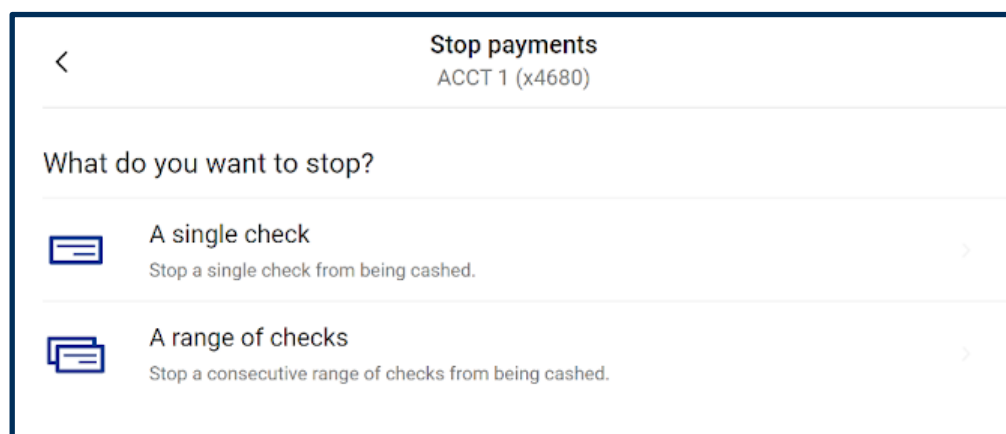
The screenshot shows the AgFed Credit Union online banking interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Member Transfer, Remote deposits, Apply for a loan, and Support. The main area displays the 'SHARE DRAFT CHECKING' account (x32S08) with a balance of \$0.03. Below the account name is a table of transactions. To the right of the transactions table is a grid of service buttons: Transfer, eDocuments, Bill Pay & External, Check Recorder, Stop payments (highlighted with a yellow box), Alert preferences, Settings, and Attach to a conversation. Below these buttons is a 'Details' section showing account numbers, account information (available balance, balance, open date), and an activity section.

Transactions	
WITHDRAWAL HOME BANKING TRANSFER TO SHARE 01	\$0.02
Jun 3	\$0.03
DEPOSIT TRANSFER FROM SHARE 01	+\$0.05
May 14	\$0.05
WITHDRAWAL TRANSFER TO SHARE 01	\$0.08
May 14	\$0.00
DEPOSIT	+\$0.01
Mar 7	\$0.08
DEPOSIT	+\$0.01
Mar 5	\$0.07
WITHDRAWAL	\$1.00
Feb 11	\$0.06
DEPOSIT	+\$0.32
Jan 10	\$1.06

Details	
<b>Account numbers</b>	
Account number	123456789
Routing number	123456789
<b>Account information</b>	
Available balance	\$0.03
Balance	\$0.03
Open date	3/5/2003
<b>Activity</b>	

### Step 2

Choose **A single check**.



The screenshot shows the 'Stop payments' screen for account ACCT 1 (x4680). The screen has a back arrow in the top left. Below the account name, it asks 'What do you want to stop?'. There are two options, each with a check icon and a right arrow:

- A single check**: Stop a single check from being cashed.
- A range of checks**: Stop a consecutive range of checks from being cashed.

## Step 3

Complete the details.

<

Stop payments

ACCT 1 (x4680)

Check #

1234

Check amount

100.00

Enter "0" if unknown or if it does not apply.

Check date

9/5/2024

>

Payee

Vendor One

Optional

Reason

Disputed

>

Submit

## Place a Stop Payment on a Range of Checks

### Step 1

Select **Stop payments** and select **+ Stop a payment**.

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Your Partner for Life

Dashboard

Messages

Accounts

Transfers

Member Transfer

Remote deposits

Apply for a loan

Support

SHARE DRAFT CHECKING

x32S08

\$0.03

Available ⓘ

Transactions

WITHDRAWAL HOME BANKING TRANSFER TO SHARE 01

Jun 3

\$0.02

\$0.03

DEPOSIT TRANSFER FROM SHARE 01

May 14

+\$0.05

\$0.05

WITHDRAWAL TRANSFER TO SHARE 01

May 14

\$0.08

\$0.00

DEPOSIT

Mar 7

+\$0.01

\$0.08

DEPOSIT

Mar 5

+\$0.01

\$0.07

WITHDRAWAL

Feb 11

\$1.00

\$0.06

DEPOSIT

Jan 10

+\$0.32

\$1.06

Transfer

eDocuments

Bill Pay & External

Check Reorder

Stop payments

Alert preferences

Settings

Attach to a conversation

Details

Account numbers

Account number ⓘ

123456789

Routing number

123456789

Account information

Available balance

\$0.03

Balance

\$0.03

Open date

3/5/2003

Activity

## Step 2

Choose **A range of checks** and complete the details.

<

Stop payments

ACCT 1 (x4680)

Start check #

End check #

1001

- 1500

Optional

Reason

Lost

>

Submit

## Alerts

Set up alerts to be notified about your balance or certain transactions.

## Set up Alerts

### Step 1

Click **Alert Preferences** and select Balances, transactions, and deposits.

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Credit Union

Your Partner for Life

Dashboard

Messages

Accounts

Transfers

Member Transfer

Remote deposits

Apply for a loan

Support

SHARE DRAFT CHECKING

x32S08

\$0.03

Available

Transfer

eDocuments

Bill Pay & External

Check Reorder

Stop payments

Alert preferences

Settings

Attach to a conversation

Transactions

WITHDRAWAL HOME BANKING TRANSFER TO SHARE 01

Jun 3

\$0.02

\$0.03

DEPOSIT TRANSFER FROM SHARE 01

May 14

+\$0.05

\$0.05

WITHDRAWAL TRANSFER TO SHARE 01

May 14

\$0.08

\$0.00

DEPOSIT

Mar 7

+\$0.01

\$0.08

DEPOSIT

Mar 5

+\$0.01

\$0.07

WITHDRAWAL

Feb 11

\$1.00

en 06

Details

Account numbers

Account number

123456789

Routing number

123456789

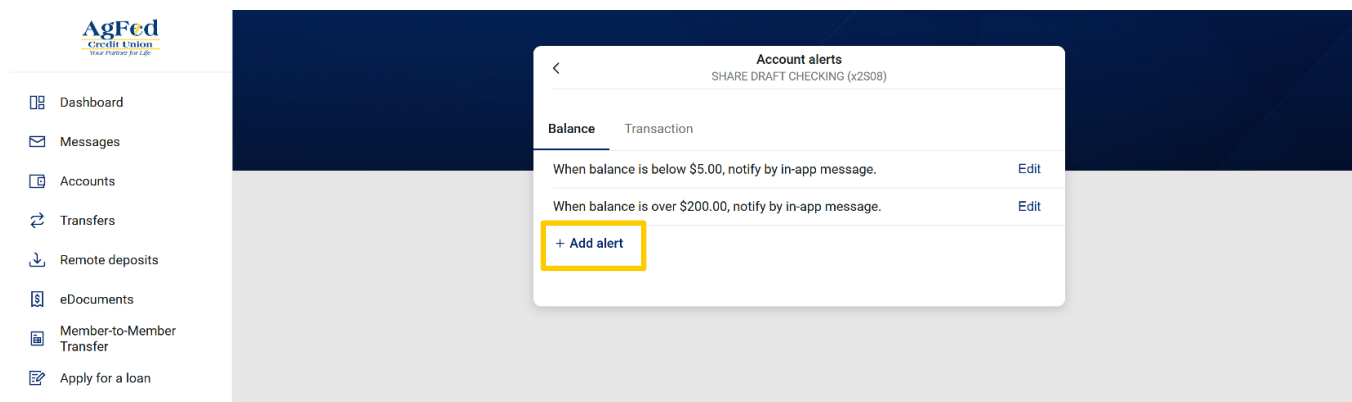
Account information

Available balance

\$0.03

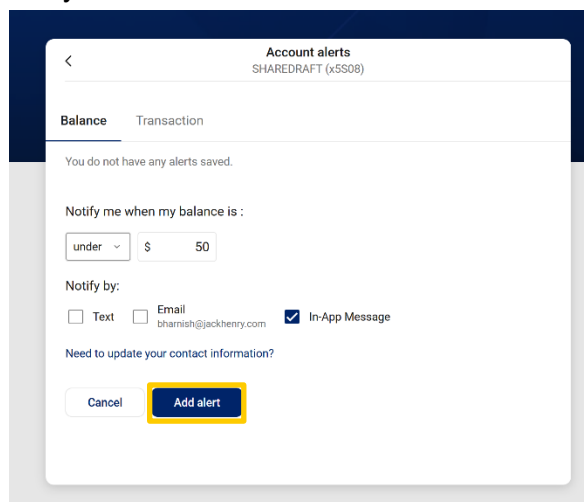
## Step 2

Choose **Balance** or **Transaction** and click **+ Add alert**.



## Step 3

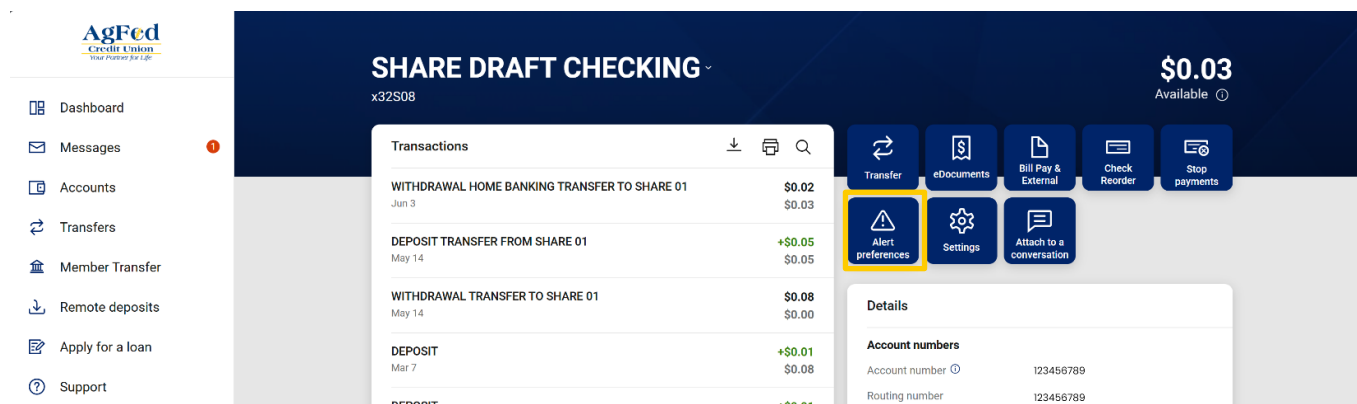
Complete the details and select how you'd like to receive the alert. Click **Add alert**.



## Edit or Delete an Alert

### Step 1

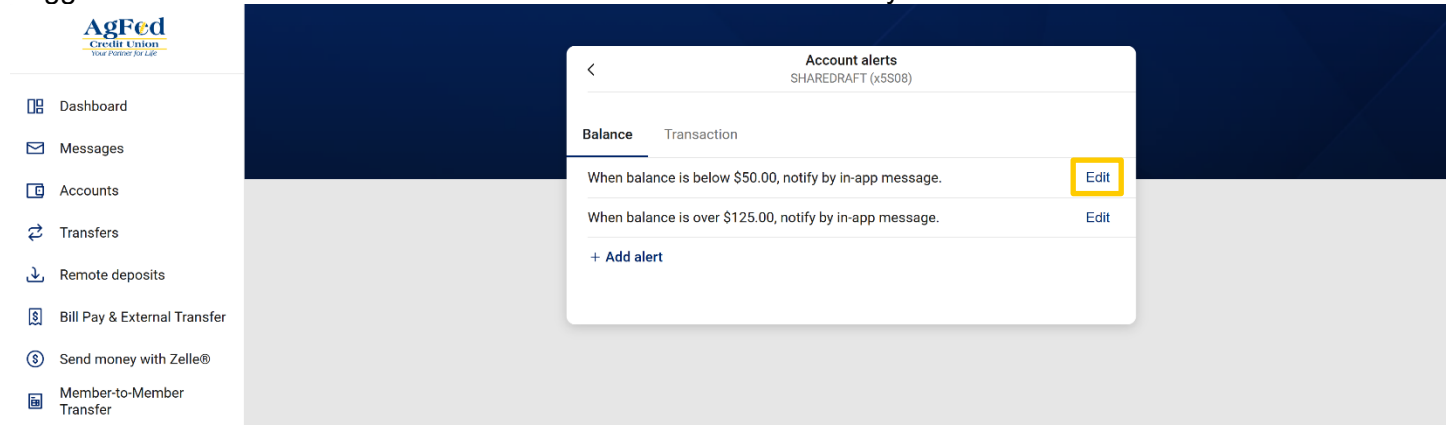
From within the account, click **Alert Preferences** and select Balances, transactions, and deposits.





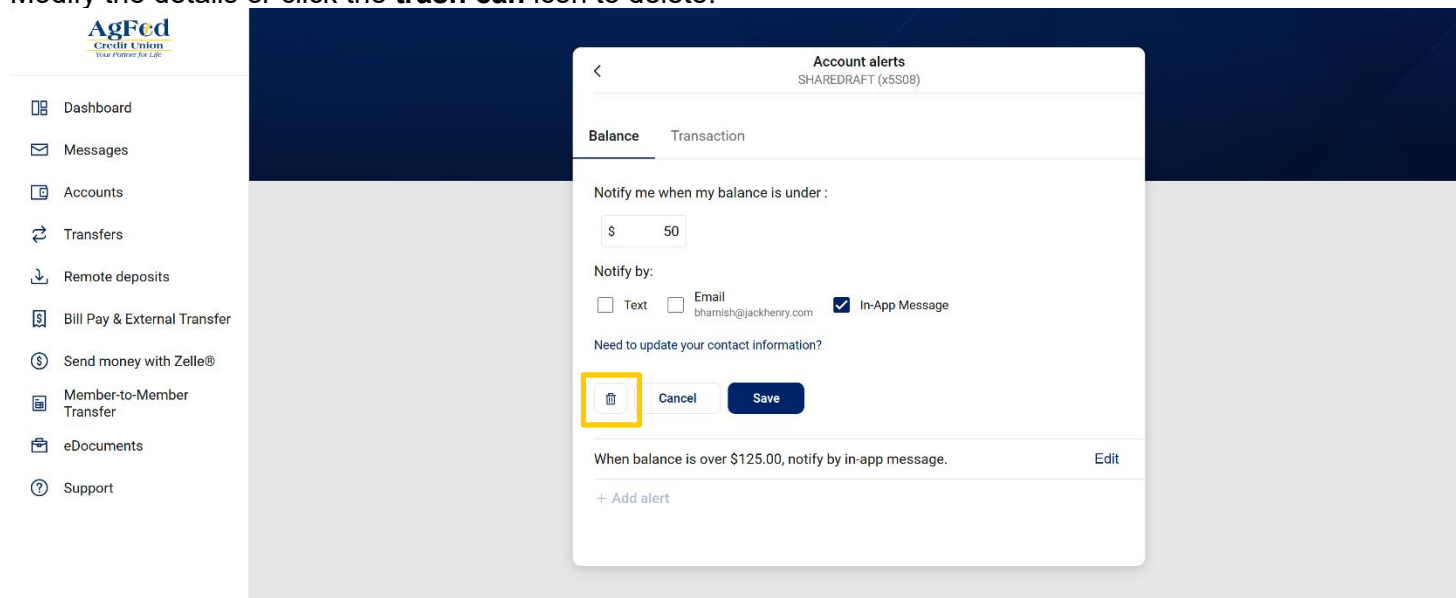
## Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.



## Step 3

Modify the details or click the **trash can** icon to delete.

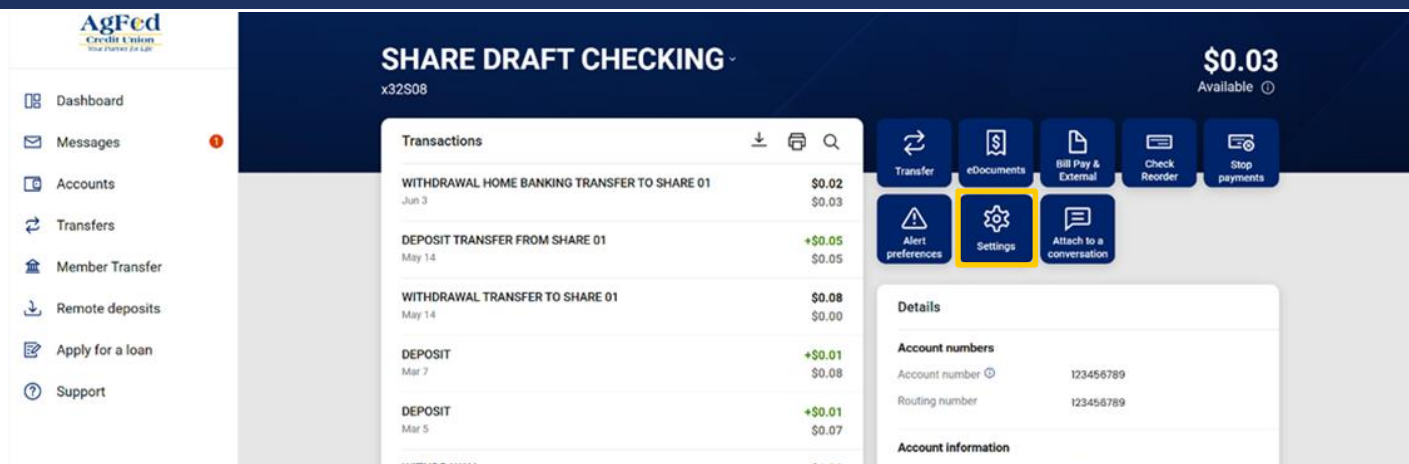


## Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

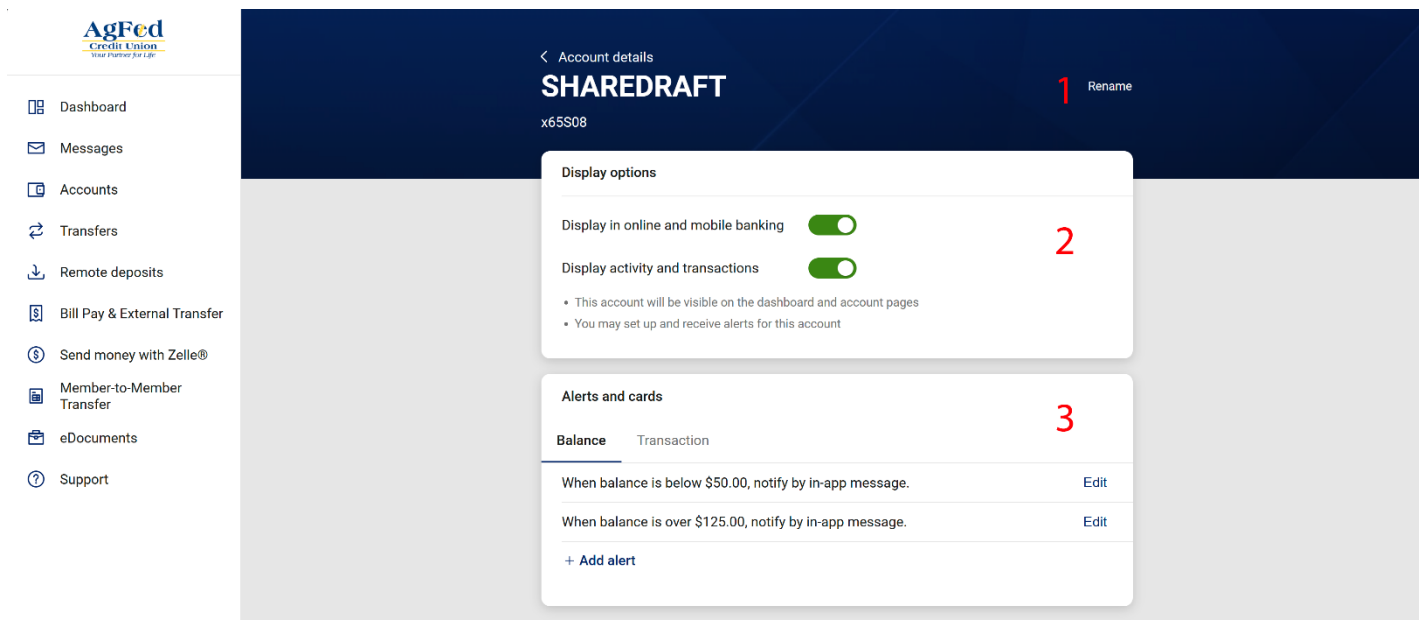
## Step 1

From within the account, select **Settings**.



## Step 2

1. **Rename** - Change the nickname of the account.
2. **Display** - Choose to display the account and/or activity in online banking.
3. Add or modify alerts.
4. Modify eDocuments enrollment.

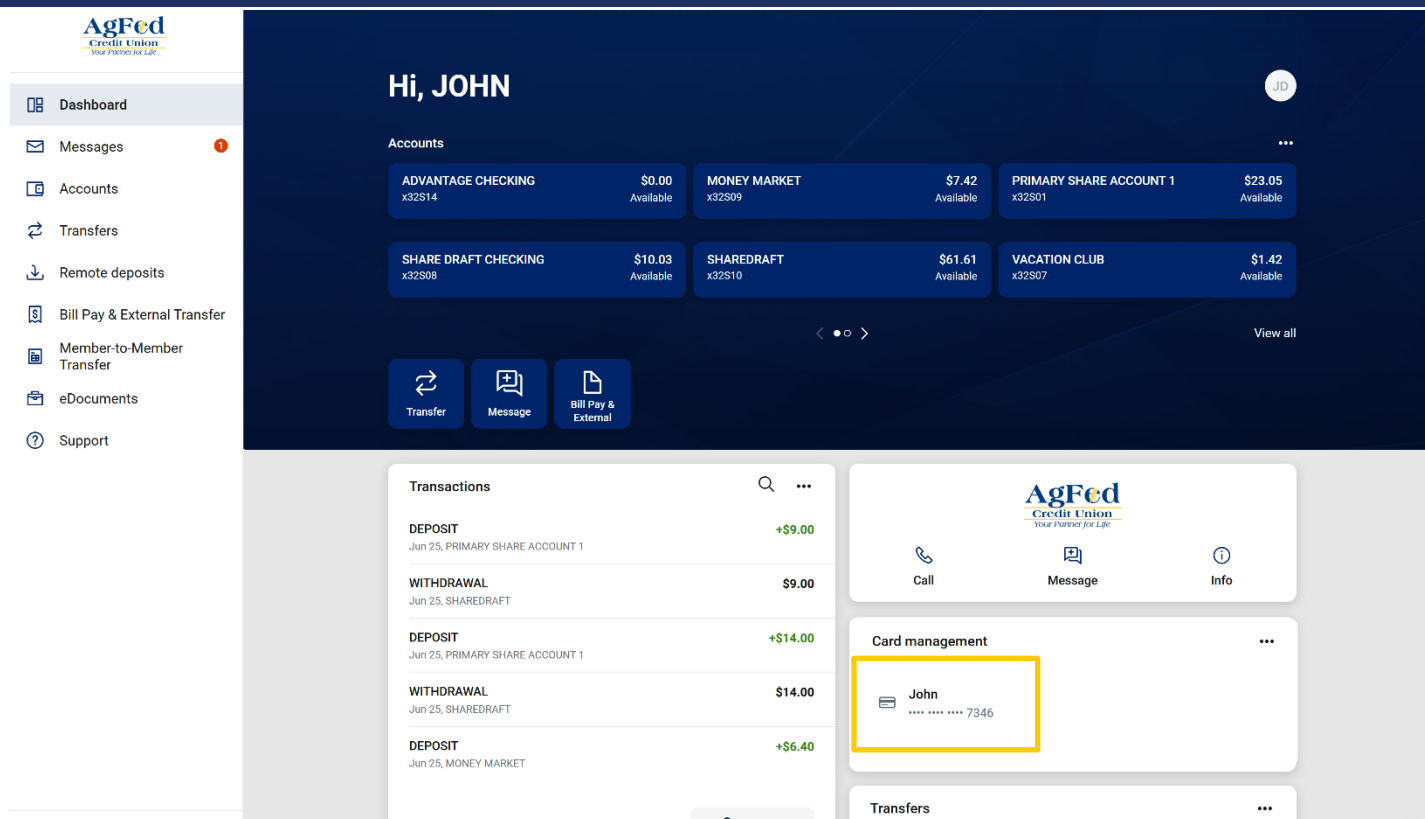


## Card Management

Update the status of your debit card or set up card alerts. Please visit the Settings section of this guide for information on adding a Travel Notice.

### Step 1

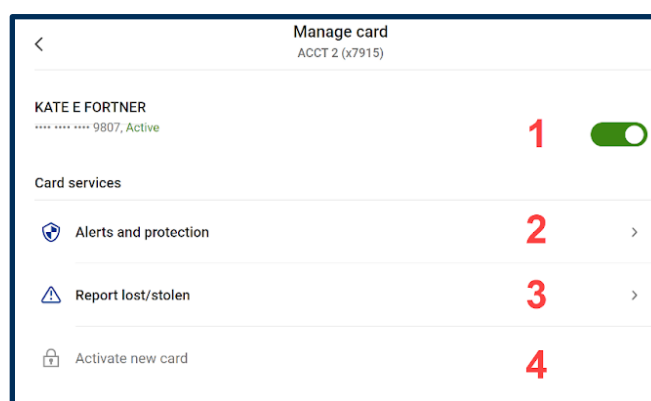
Select your debit or credit card under **Card management**.



## Step 2

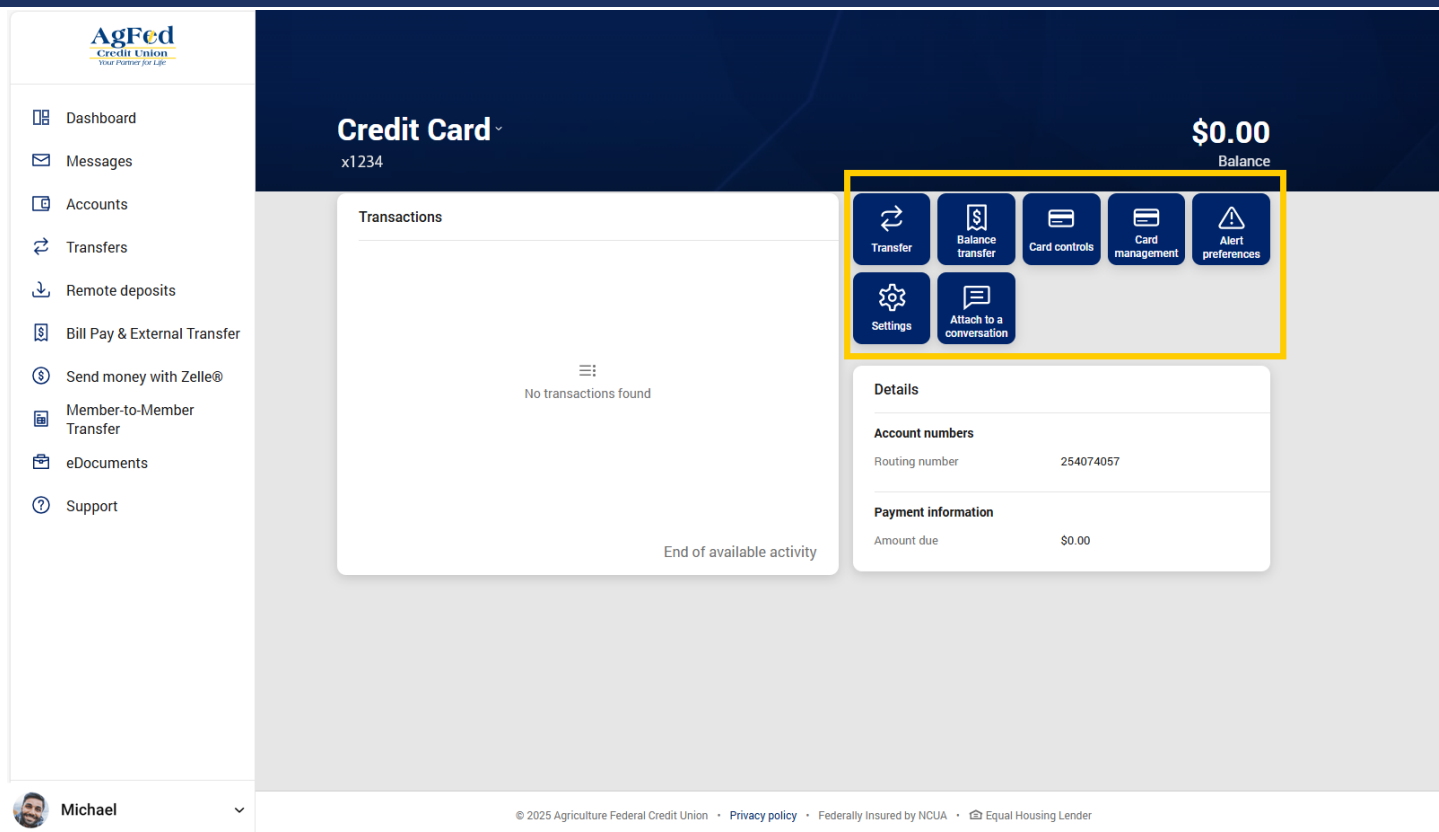
Update the status or set up alerts.

1. Toggle the switch off to temporarily block debit card transactions.
2. Set up alerts for certain types of transactions, block specific transactions, and set spending limits.
3. Report your card lost or stolen to permanently shut off your card.
4. Activate a new card once you receive it.



## Credit Card Management

View recent and pending transactions. Report your card lost or stolen. Set travel notices. Transfer balances from other credit cards to your AgFed card, and so much more. Click Card Management for additional Features.



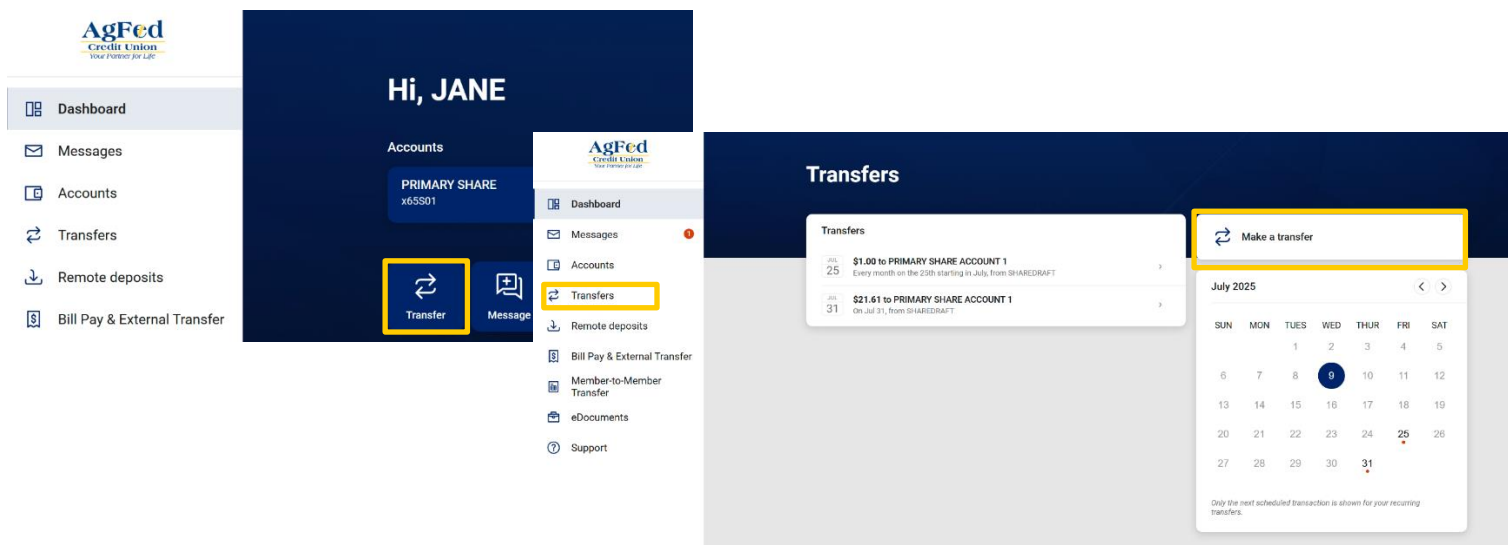
## Transfers

Move money between internal and external accounts.

## Submit a Transfer

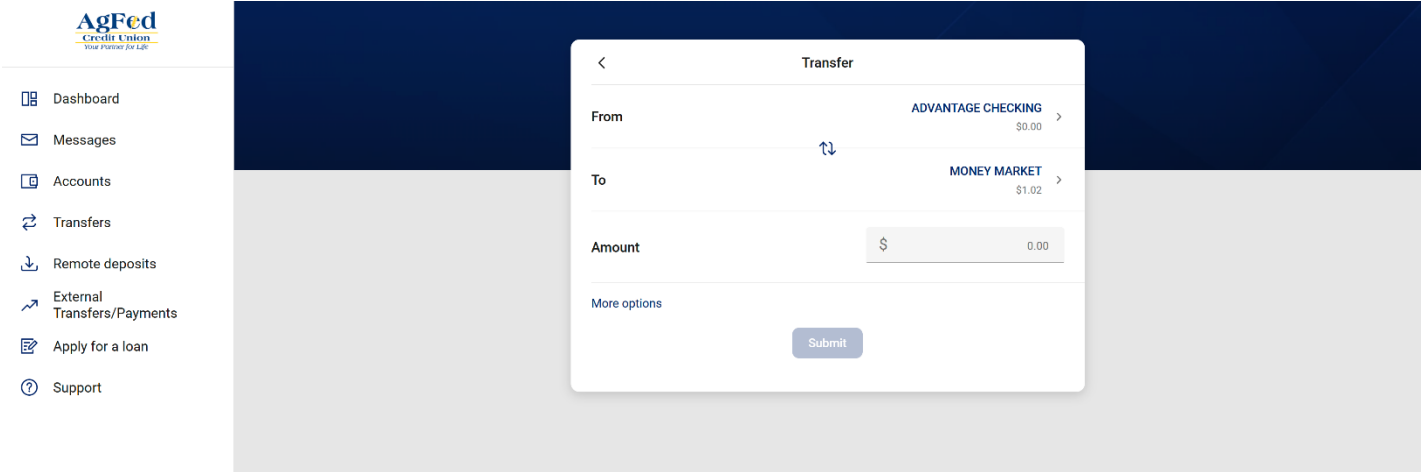
### Step 1

Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



Step 2

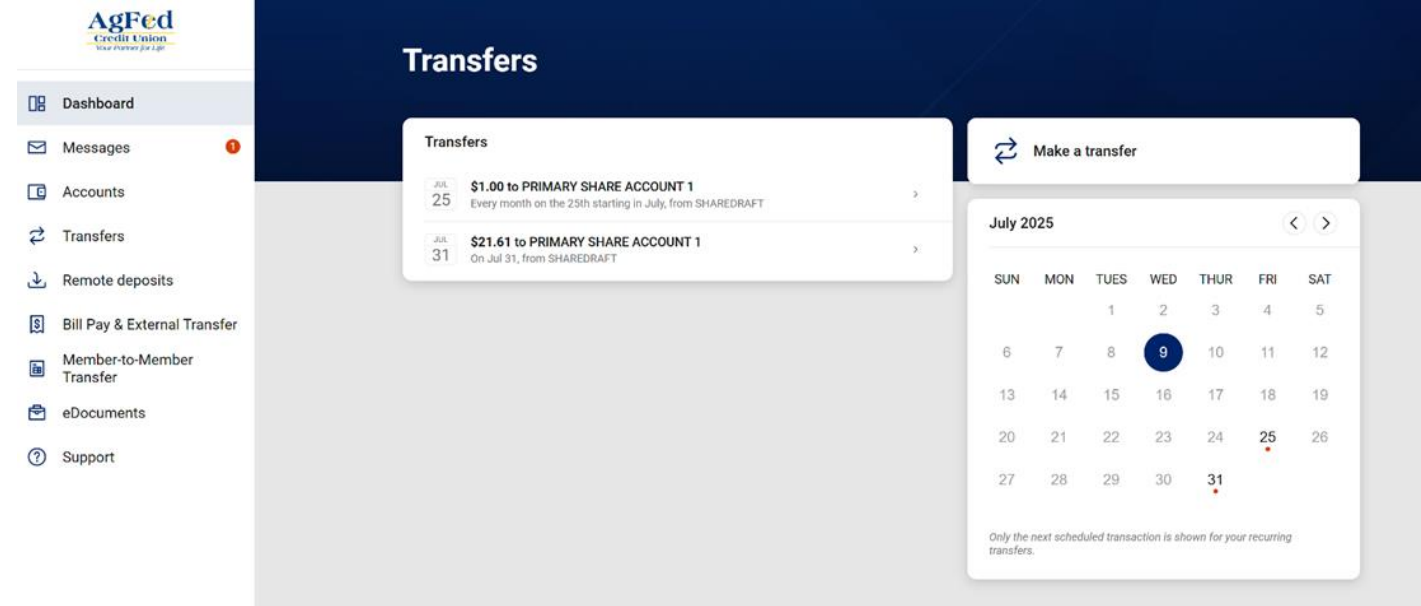
Select your **From** and **To** accounts and enter the amount to transfer.  
Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.



Edit or Delete a Scheduled Transfer

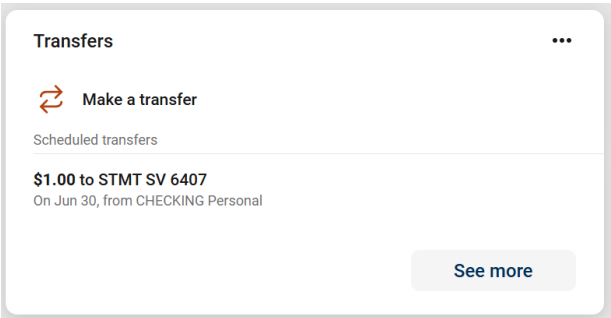
Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.



Step 2

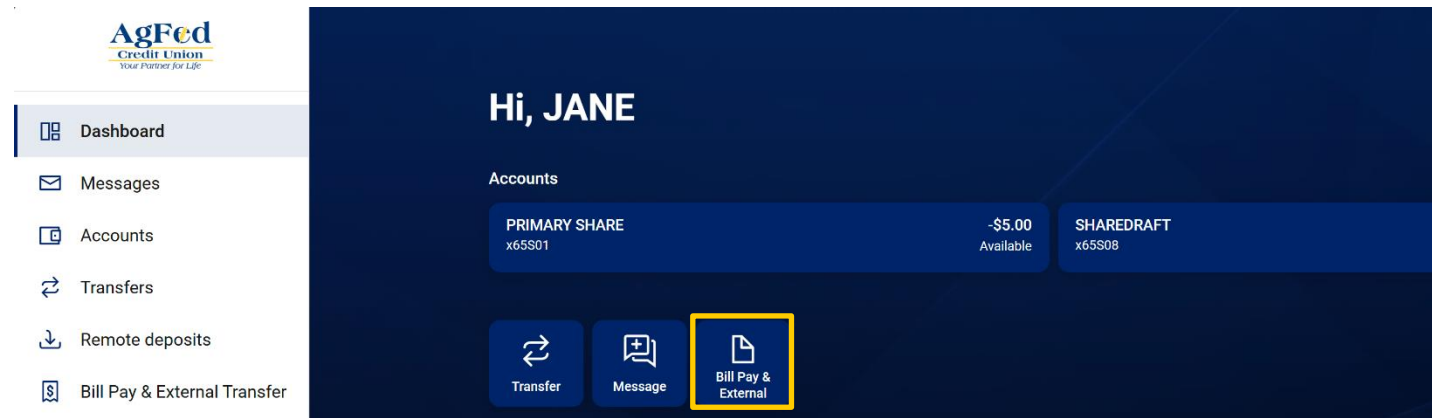
Select the transfer and modify details or select the **trash can** icon to delete.



## Submit an External Transfer

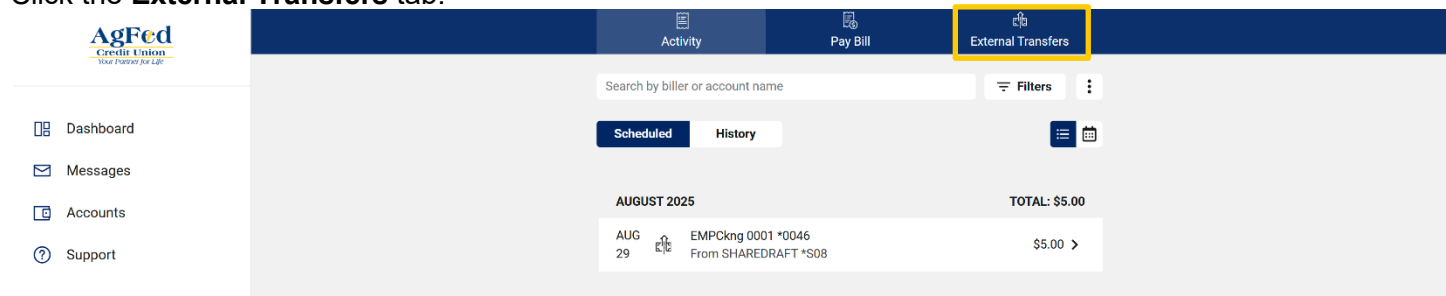
### Step 1

Click **Bill Pay & External** from the dashboard.



### Step 2


Click the **External Transfers** tab.





Step 3

Select your **From** and **To** accounts and enter the amount to transfer.  
Click to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Transfer**.



Dashboard

Messages

Accounts

Support

ActivityPay BillExternal Transfers

PAYMENTS

AMOUNT

\$5.00

FROM

PRIMARY SHARE ACCOUNT 1 \$23.05  
Ending in \*S01

TO

First Bank

MEMO

Thanks for the Pizza

FREQUENCY

SEND DATE

August 1, 2025

REPEATS


One-time

TRANSFER \$5.00

Edit or Delete a Scheduled External Transfer

Step 1

To edit or delete scheduled external transfers, go to the dashboard and select **Bill Pay & External**, then click the **External Transfers** tab.



Dashboard

Messages

Accounts

Support

ActivityPay BillExternal Transfers

MANAGE ACCOUNTS

INTERNAL ACCOUNTS (VIEW ONLY)

SHAREDRAFT \$0.00  
Ending in \*S08

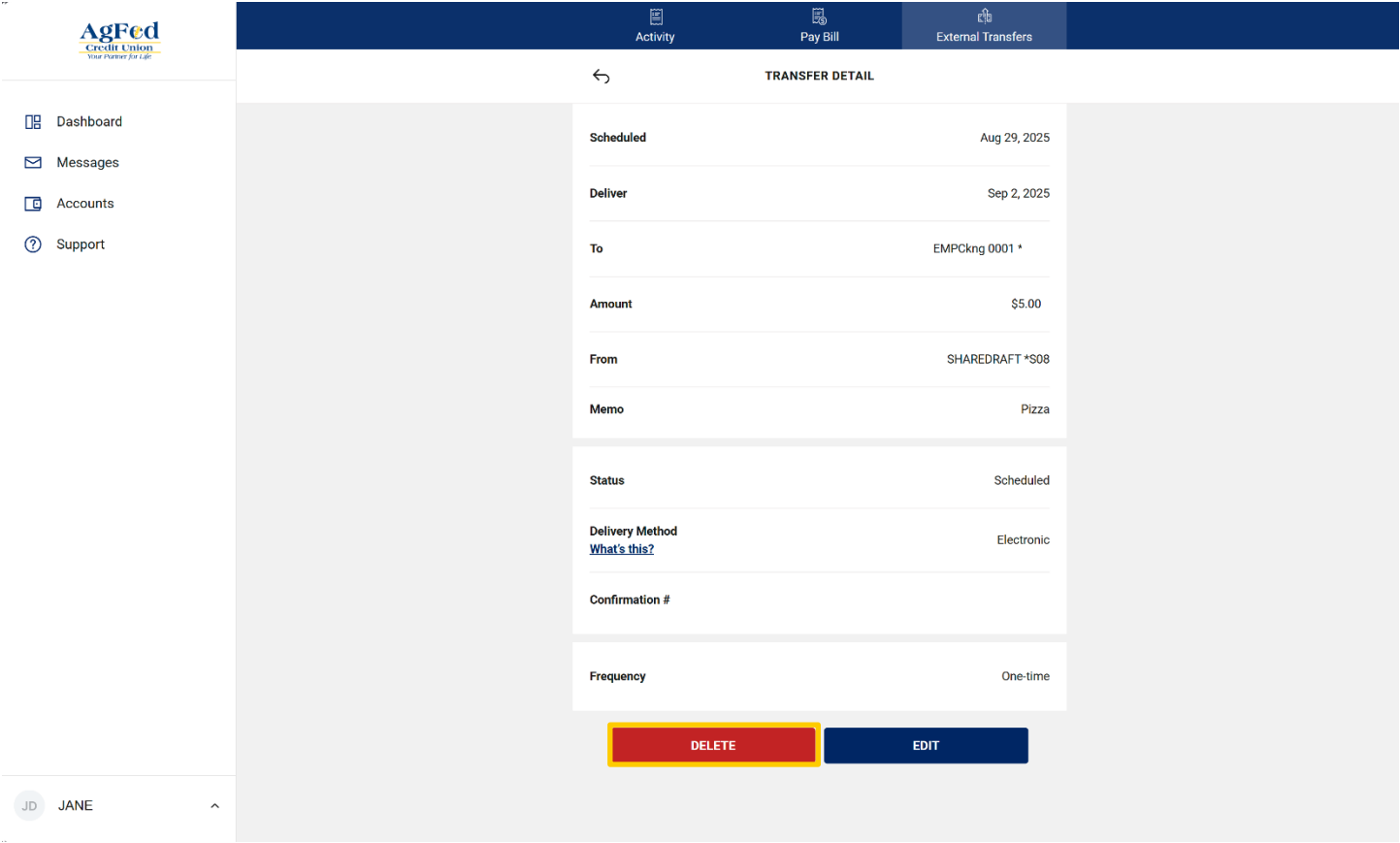
PRIMARY SHARE -\$5.00  
Ending in \*S01

EXTERNAL ACCOUNTS

EMPCkng 0001  
Ending in \*0046

Step 2

Select the transfer and modify details or select the **Delete** to delete.



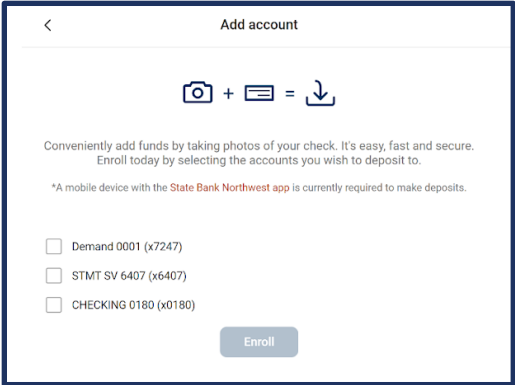
Remote Deposits

Deposit checks from anywhere using your mobile device. Deposits are subject to verification.

Enrolling for Remote Deposits

Navigate to the **Remote deposits** page and select the accounts to enroll. Click **Enroll**. Click **Ok** on the confirmation screen.

You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.



## Viewing Remote Deposits

Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

✓	Main Checking (x5717) Accepted	\$1,573.85 Apr 29
✓	Main Checking (x5717) Accepted	\$176.00 Feb 13

## Bill Pay

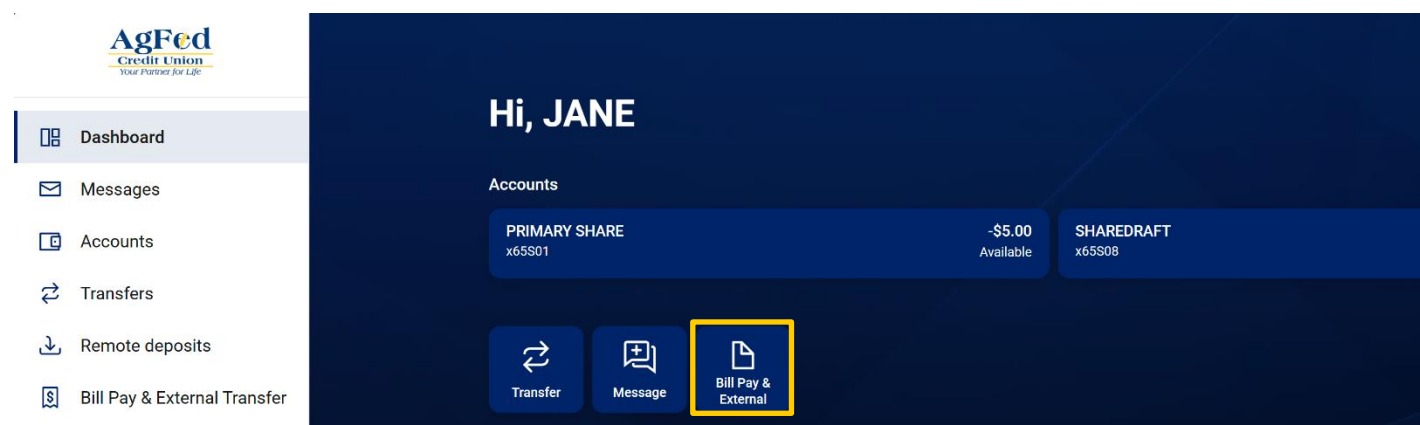
Use this feature to pay a business from one of your accounts.

## Add a Payee

## Add a Biller

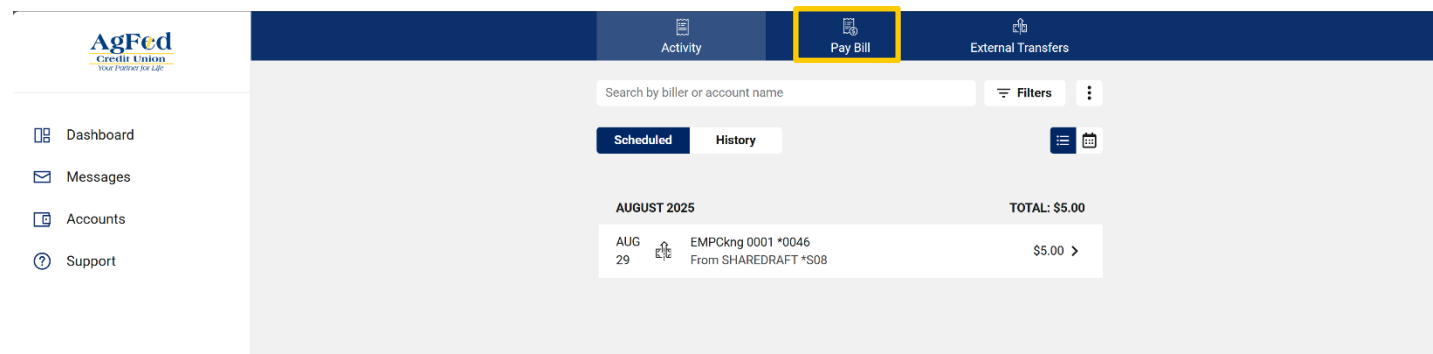
### Step 1

Click **Bill Pay & External** from the dashboard.



### Step 2

Click the **Pay Bill** tab and select **Add Biller**.



## Step 3

Enter your biller's name. A list of possible matches will appear below. You may choose to add them manually or if their information is on file, you may choose to send them payments electronically.

- If adding manually, enter your account information and the biller's address.
- If adding electronically, log into your account.

Your payee will appear under the **Billers** section once saved.

- Dashboard
- Messages
- Accounts
- Support

Activity
Pay Bill
External Transfers

PAY BILLS
+ Add Biller

No saved billers yet

You don't have any billers saved. Add your first biller to start your Bill Pay experience.

ADD BILLER

Activity
Pay Bill
External Transfers

← ADD BILLER

Fill out the missing information below to continue

Biller Name
DirecTV

I don't have account number
☒

Address 1
123 Main St

Address 2

City
Washington

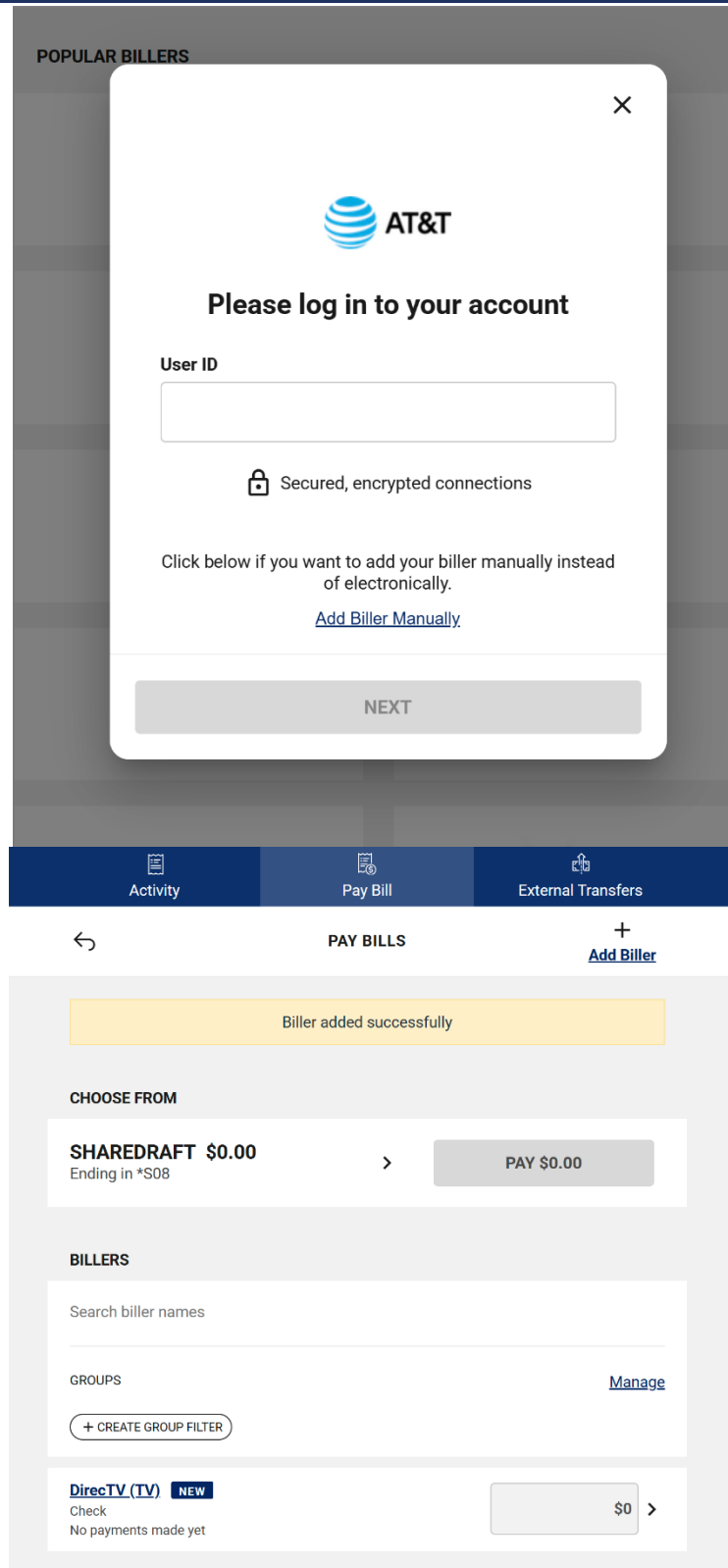
State
DC >

Biller ZIP Code
20250-\_\_\_\_

Nickname
TV

Memo
Keep Watching

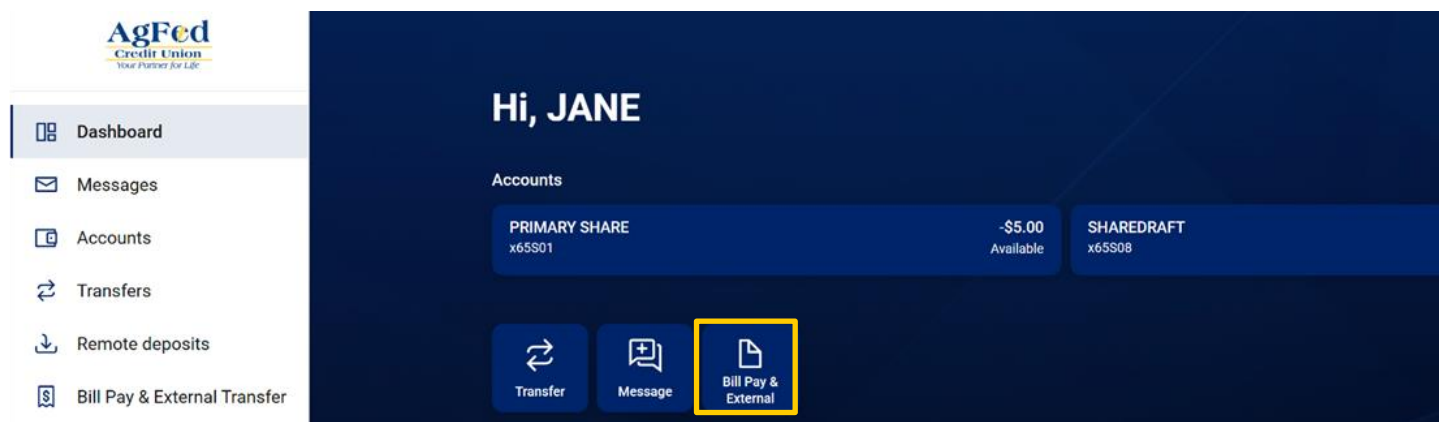
CANCEL
NEXT



## Pay a Bill

### Step 1

Click **Bill Pay & External**.

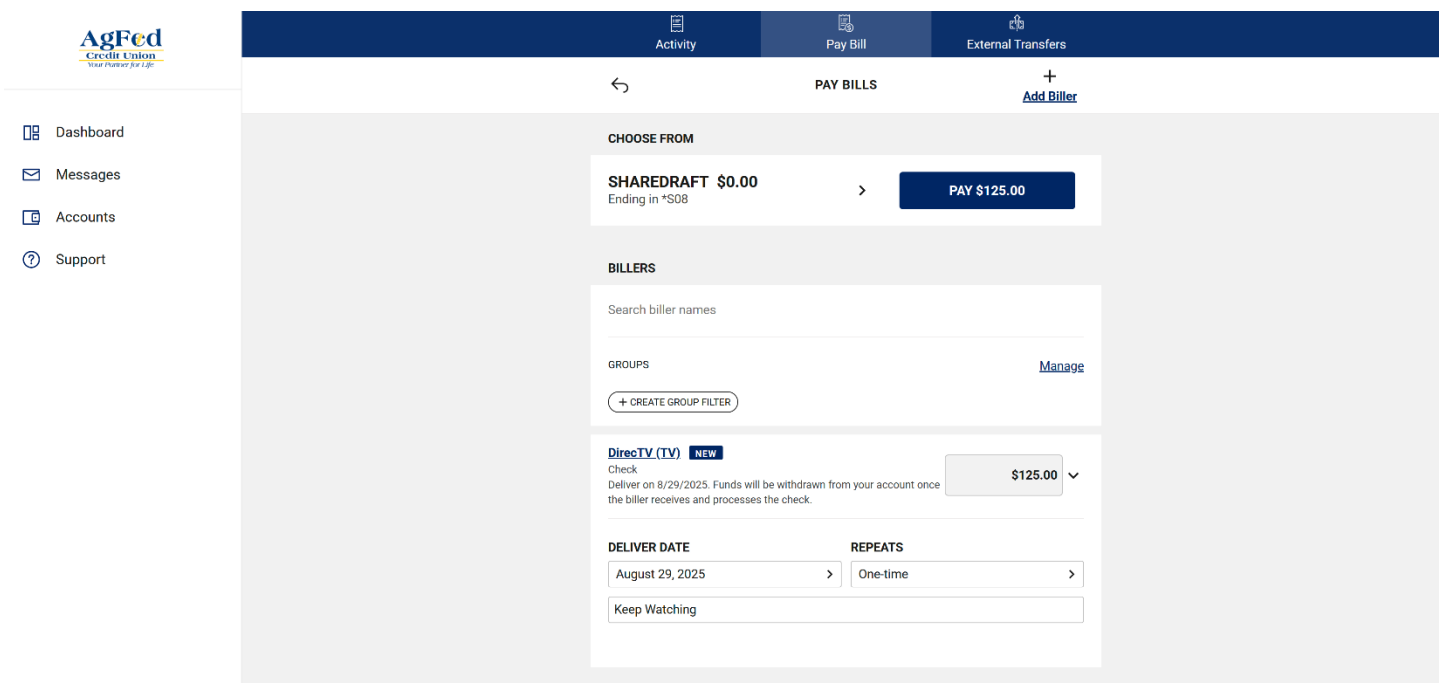


### Step 2

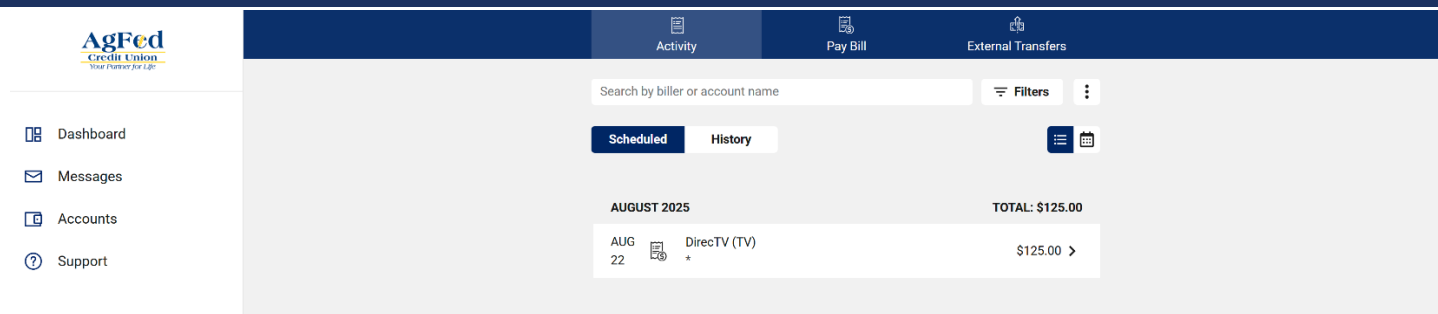
Under the **Pay Bill** tab, locate your biller(s) and enter the amount to pay them. Click the arrow to see other options such as the ability to future date the payment, make it recurring, or add a memo.

Click **Pay** at the top of the screen and confirm.

Your payment will appear under the **Activity** tab.



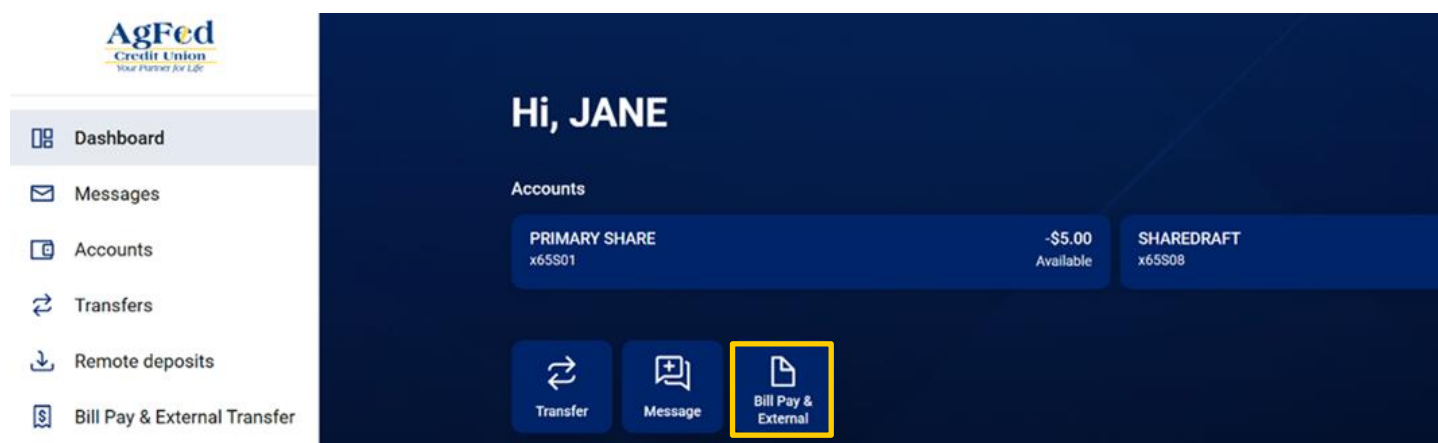




## Edit or Delete a Payment

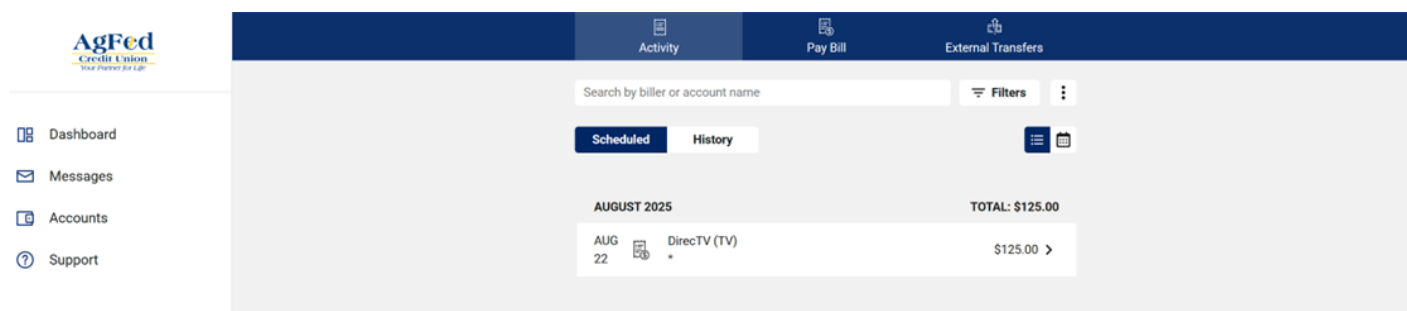
### Step 1

Click **Bill Pay & External**.



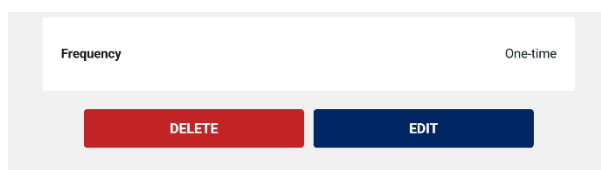
### Step 2

Under the **Activity** tab, select your payment.



### Step 3

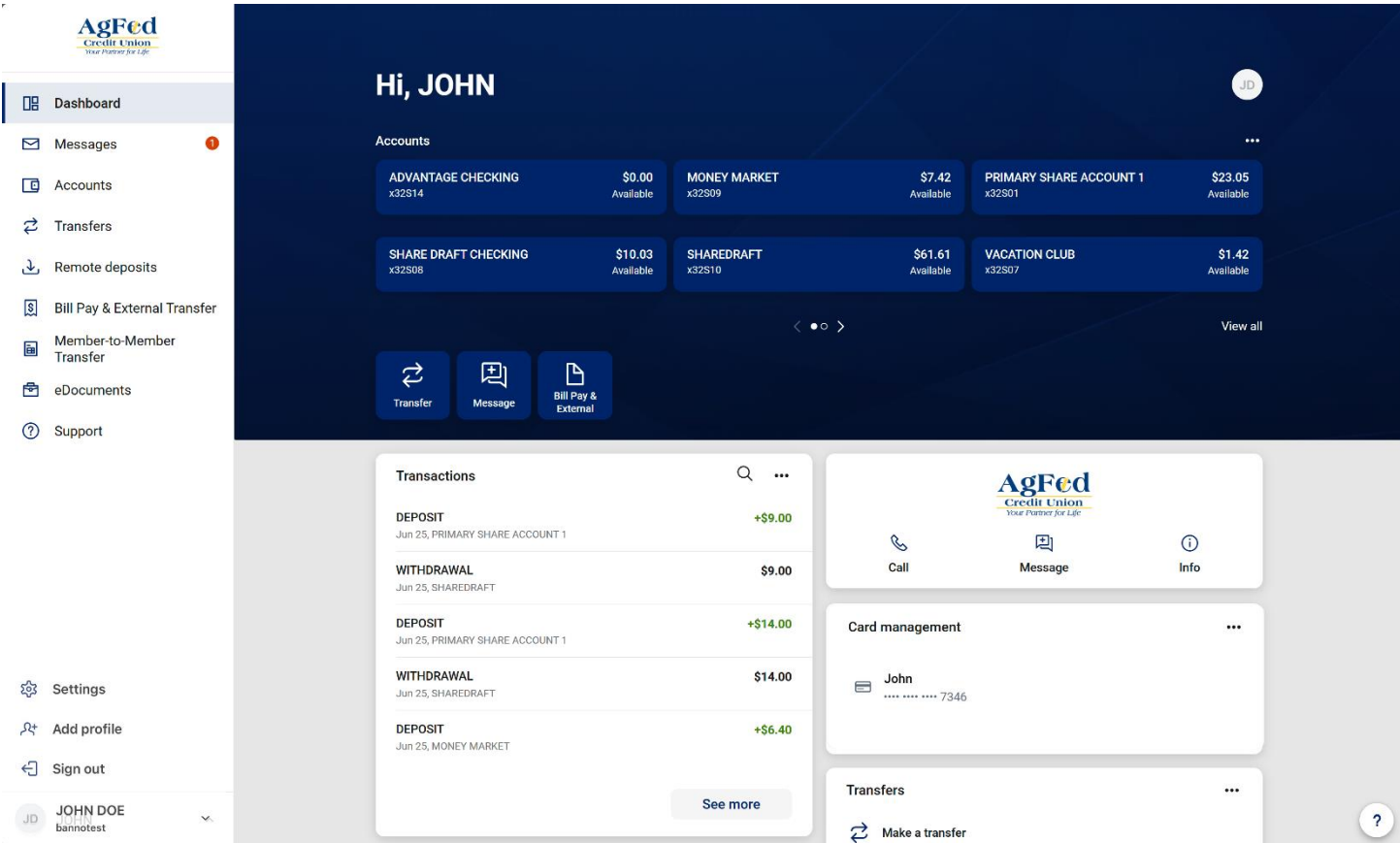
Click Delete or Edit.



# Settings

Manage your profile, security, and other features.

Click your name at the bottom left and select **Settings**.



## Profile

1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Address** - Click **Edit address** to send us a request to update your address.
4. **Email** - Click **Edit email** to change your email address.
5. **Phone** - Click **Edit phone numbers** to modify your phone number.

You may be prompted to enter your password in order to authenticate your identity.

The screenshot displays the AgFed Credit Union digital banking interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill Pay & External Transfer, Send money with Zelle®, Member-to-Member Transfer, eDocuments, and Support. The main content area is titled 'Settings' and contains a 'PERSONAL' section with links to Profile, Security, Alerts, and User agreement. The 'Profile' page is active, showing a profile card for 'JANE DOE' with a profile picture (JD) and a pencil icon. Below the name is the link 'Edit preferred first name'. The 'Member number' is masked with asterisks, with a 'Show member number' link. The 'Address' section shows 'PO BOX 2225, MERRIFIELD, VA 22116' with an 'Edit address' link. The 'Email' section shows 'jd@noemail.com' with an 'Edit email' link. The 'Phone' section lists 'Home (202) 555-1234' and 'Work (202) 555-9876' with an 'Edit phone numbers' link. Red numbers 1 through 5 are overlaid on the image to highlight these specific features.

## Security

1. **Credentials** - Click **Edit** to update your username and or change your password.
2. **Connected apps** - Manage external apps and websites that can access your account.
3. **Two-factor authentication** - Remove or add additional authentication methods.
4. **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

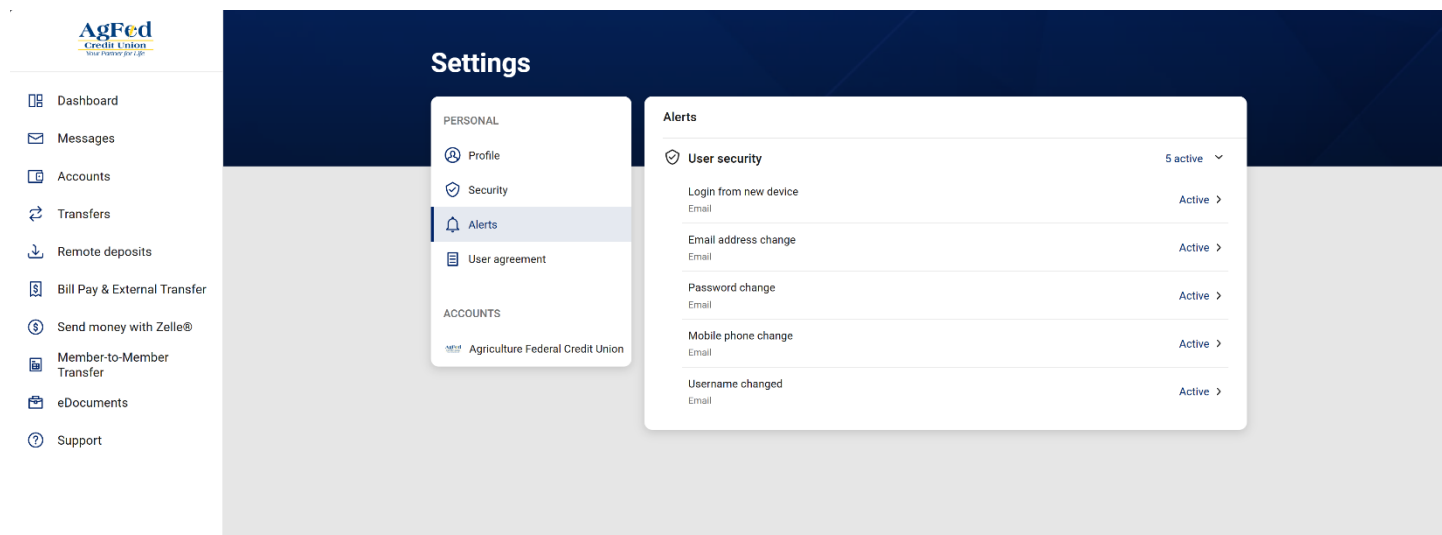
You may be prompted to enter your password in order to authenticate your identity.

The screenshot displays the AgFed Credit Union digital banking interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill Pay & External Transfer, Send money with Zelle®, Member-to-Member Transfer, eDocuments, and Support. The main content area is titled 'Settings' and contains a 'PERSONAL' sidebar with 'Profile', 'Security' (highlighted), 'Alerts', and 'User agreement'. The 'Security' section includes: 'Username JohnDoe3' with an 'Edit' link (marked with a red 1); 'Password' with an 'Edit' link; 'Passkeys' with a description and an 'Add passkey' link (marked with a red 2); 'Connected apps' with a 'Manage' link (marked with a red 3); '2-step verification' showing it is 'Enabled for phone' with an 'Edit settings' link (marked with a red 4); and 'Recently used devices' listing 'Microsoft Edge on Windows' (marked with a red 4). The footer shows the user 'JANE' and copyright information for Agriculture Federal Credit Union.

## User Alerts

The following alerts will automatically be sent to your email if triggered.

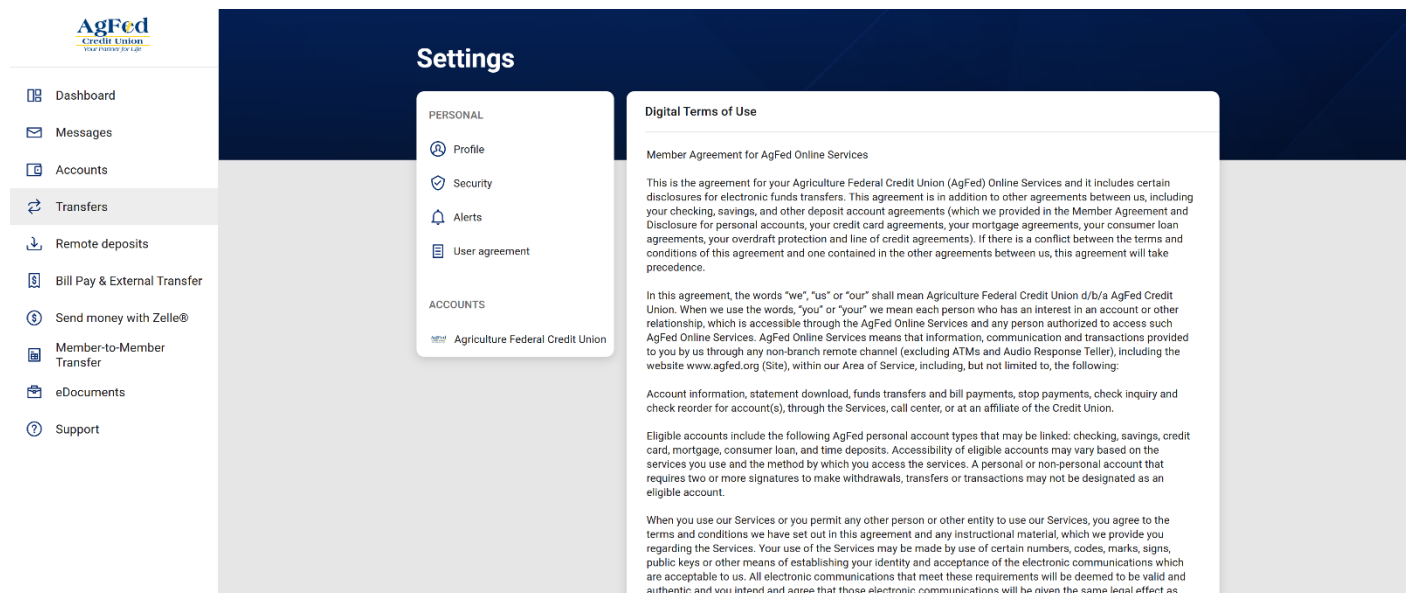
- Login from new device.
- Email address change.
- Password change.
- Mobile phone change.
- Username change.



If desired, click an alert to toggle on text or in-app alerts as well.


## User Agreement

Click **User agreement** to review various documents you have accepted.



Support

Displays contact and information about our institution. A support card is also available on the **Dashboard**.



Dashboard

Messages

Accounts

Transfers

Remote deposits

External Transfers/Payments

Apply for a loan


Support

### Support


Contact information

Call us


We're here to help. Give support a call at (800) 368-3552.




Agriculture Federal Credit Union



Rowena



Tom



Alex

Send us a message

JD JOHN


© 2025 Agriculture Federal Credit Union

Privacy policy

Federally insured by NCUA

Equal Housing Lender

?



Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill Pay & External Transfer

Member-to-Member Transfer

eDocuments

Support

Hi, JOHN

JD

Accounts

ADVANTAGE CHECKING

x32S14

\$0.00

Available

MONEY MARKET

x32S09

\$7.42

Available

PRIMARY SHARE ACCOUNT 1

x32S01

\$23.05

Available

SHARE DRAFT CHECKING

x32S08

\$10.03

Available

SHAREDRAFT

x32S10

\$61.61

Available

VACATION CLUB

x32S07

\$1.42

Available

Transfer

Message

Bill Pay & External

Transactions

DEPOSIT

Jun 25, PRIMARY SHARE ACCOUNT 1

+ \$9.00

WITHDRAWAL

Jun 25, SHAREDRAFT

\$9.00

DEPOSIT


Jun 25, PRIMARY SHARE ACCOUNT 1

+ \$14.00

WITHDRAWAL

Jun 25, SHAREDRAFT

\$14.00



Call

Message

Info

Card management

John

.... 7346

Digital Banking  
User Guide

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Last Revised July 2025