



Online / Mobile Banking Enhancement

JULY 15, 2025



1. Message from the President/CEO

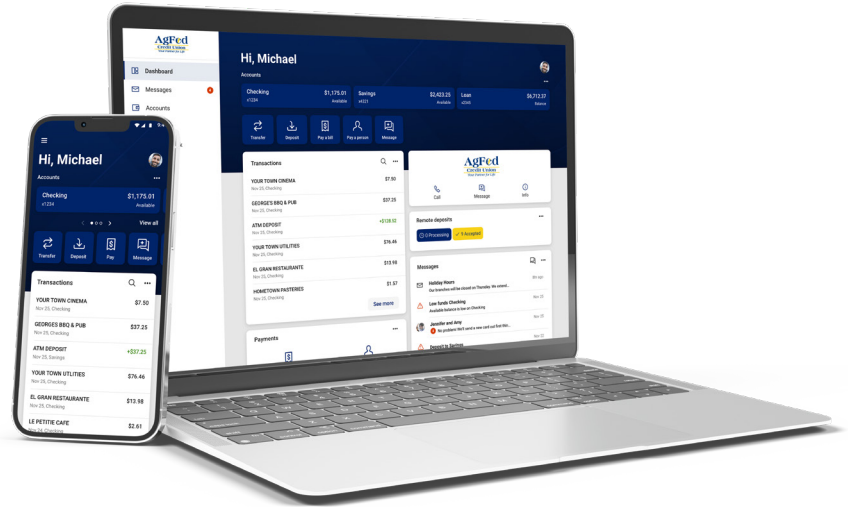
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Message from the President/CEO

At AgFed, we take pride in delivering great service—whether you're in a branch, calling us on the phone, or managing your money on the go. That commitment includes making sure the technology you rely on is secure, reliable, and easy to use.

That's why we're launching a new online and mobile banking experience on **July 15, 2025**.

This upgrade is a major step forward. You'll see a cleaner design, smarter tools, and better security—all designed to give you more control over your finances, whenever and wherever you need it. Whether you're checking your balance, paying bills, or managing your cards, it will all be easier, faster, and more connected.

We know change can come with questions, and sometimes a few bumps. That's why we've put together this guide—to walk you through what's changing, what you'll need to do, and how to make the transition as smooth as possible.

Our team has put in a lot of work behind the scenes to make sure this new system is something you'll truly benefit from. We believe it's the right move for where we're headed—and for how we can better serve you going forward.

And if you need help along the way, we're just a phone call or email away. You can reach us at **(800) 368-3552** or at **members@agfed.org**, and you'll always find the latest updates and support at agfed.org.

Thank you for being a valued member of AgFed. We're grateful for your trust, and we're excited to bring you what's next.

Important Information

As part of our new online and mobile banking experience, there are a few key steps you'll need to take to get set up. Some features and preferences from the previous system won't carry over to the new system, so we recommend setting aside a few minutes after your first login to review and re-establish your online banking preference settings. This will ensure a smooth transition and uninterrupted access to your accounts and services.

System Downtime

The new Online and Mobile Banking systems will go live on the morning of July 15th. To complete the transition to our new digital banking system, there will be a minimal period of downtime:

- The current Online and Mobile Banking systems will be deactivated between the evening of July 14th and the early morning of July 15th.

Alerts

Re-establish Alerts:

Any balance or transaction alerts you had set up in the previous system will not carry over to our new online banking system. After logging into the new platform, you'll need to reconfigure your alerts based on your preferences.

Bill Pay – **Action Required**

Important: Current Bill Pay Access will be Deactivated July 15, 2025

The current Bill Pay system will be **deactivated during the early morning of July 15, 2025**. Once deactivation occurs:

- You will no longer be able to schedule new bill payments in the previous Online Banking system.
- All active e-bills will be canceled.
- Any payments scheduled to be sent on or after July 15th will be canceled.
- Paper checks that are already in progress will not be canceled. Due to processing timelines, some paper payments dated after July 15 may still be delivered to the payee.
- You need to wait until the new system goes live on the morning of July 15th to reestablish your bill payments.

To avoid any disruption, we recommend logging in before July 15th to **review and record your current payees, payment dates, and amounts**, so you can easily re-enter them in the new system. Please monitor your accounts to confirm any payments scheduled around the conversion have been processed successfully.

Payees Will Not Transfer:

Your existing bill pay payees will not migrate to the new system. You will need to set up a new bill pay profile and re-enter each payee.

External & Internal Transfers

While most of your transfer details will carry over to the new system, there are a couple of important dates to note during the transition:

- **Transfers scheduled for July 7 - July 14 will be processed** in the new system on **July 15th**.
- **Transfers after July 15th** should be processed in the new system as normal.

What to Expect

- **External Transfers:** Any external accounts you've previously linked for transfers will automatically be carried over to the new platform.
- **Recurring and Future-Dated Transfers:** These will remain in place and require no action but be aware of the dates listed above.

Review Transfers:

After logging in to the new system, visit the "Transfers" tab or "External Transfers/Payments" tab to verify your existing transfers or set up new ones using the updated tools.

Zelle® Service Notice – Action Required

Re-enrollment Required:

If you used Zelle® previously, please note that your enrollment **will not transfer** to the new system. **Zelle services may be temporarily unavailable on July 14th** and are expected to be restored within the new system by the evening of July 15th.

Getting Started

How to Prepare

Before you log into the new Online or Mobile Banking system, take a few quick steps to ensure a smooth transition:

- **Update your contact information:** Make sure AgFed has your current phone numbers and mailing address on file.
- **Record your bill pay details:** Please record your Bill Pay information, including all payees, payment amounts, and schedules, as this data will not transfer to the new system.
- **Note your transfers:** Write down any one-time or recurring transfers, so you can verify them after logging into the new system.

The first time you access your accounts through the new Online or Mobile Banking system, you'll need to complete a one-time enrollment process that includes setting up **2-step verification**.

This added layer of security helps protect your account by requiring both your password **and** a verification code sent to your phone. It's a quick setup that keeps your personal and financial information safer.

Getting Started with Online Banking

1. Visit agfed.org and Login then click “**First time user? Enroll Now**”
2. Enter the following information for the **primary account holder**:
 - Social Security Number
 - Member Number
 - Email Address
 - Phone Number
3. Set up **2-step verification**:
 - Enter the phone number you wish to use to receive your verification code.
 - Choose how you want to receive the code
 - Standard message and data rates may apply.

Getting Started with Online Banking (Continued)

4. Enter the verification code sent to your phone to complete the process.
5. Review and accept the **Digital Banking Terms Of Use**.
6. Create your **username and password**:
 - Username must be 8–15 characters in length, must begin with a letter and cannot contain special characters.
 - Password must be 8–20 characters, including at least one letter, one number, and at least one special character (excluding the @ symbol).
7. Once completed, your login credentials will work for both **Online** and **Mobile Banking**.

Getting Started with Mobile Banking

1. Download the **AgFed Credit Union** app from the **App Store** (iOS) or **Google Play Store** (Android).
2. Enter your **new username and password**. If this is your first time logging in to the new system, follow the steps above to enroll.
3. Tap **Sign In**.
4. Complete the **2-step verification** using your chosen method.
5. After logging in, you'll be prompted to create a **mobile passcode**.
This passcode allows for quick logins without entering your full username and password each time.
6. If supported by your device, you may also enable **biometric login** (fingerprint or facial recognition) to securely access the app.
7. If needed, tap **“Forgot Username/Password”** on the login screen to recover your login credentials.

Highlights of the New Digital Banking Experience

Our new Online and Mobile Banking platform offers a smoother, more modern experience designed to put more control at your fingertips and make everyday banking faster, easier, and more personal.

- **Fresh, customizable look:** A modern design that lets you personalize your dashboard and layout for quick access to what matters most.
- **Smarter transaction management:** Add notes, tags, and even pictures to transactions to keep your spending organized.
- **Easy money movement:** Move money between your AgFed accounts or to accounts at other financial institutions with ease.
- **Mobile check deposit:** Deposit checks anytime, anywhere using your smartphone or tablet.
- **Bill pay and transfers on the go:** Pay bills or send money wherever you are.
- **Account alerts:** Set up real-time alerts to track activity and balances across your accounts.
- **Paperless convenience:** View and download electronic statements and notices quickly and securely.



Need Help? Have Questions?

**Contact us today at 800-368-3552,
or email members@agfed.org.**

