

Digital Banking: FAQ's

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

You may call us at 888.339.3334 or email us at info@horizonfc.com

2. If I have more than one lending relationship. Am I able to view all of them by signing into only one account?

Digital Banking information is determined by the Social Security number or EIN of the primary or co-borrowers on the loan. If you are individually signing on the loan, you can now view the different relationships within your account. 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 to add additional loans.

3. I co-signed on a loan. Can I register for Digital Banking?

Yes. You will need to have the loan number or account number available when registering.

4. I would like to use the Transfer Funds feature in Digital Banking, but I do not have FastCash. What should I do?

You will need to contact us to sign up for FastCash. FastCash enables you to transfer funds from your line of credit to your commercial bank.

5. How do I update the commercial bank account I have associated with FastCash?

You will need to contact us to make those changes. This information cannot be updated within Digital Banking.

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

Not at this time. The payments must be made to each loan individually. You can future date and submit as many payments as you would like. There is no limit.

7. I made an online payment, but now realize it was not enough to satisfy the amount due. What can I do?

If the payment has not processed yet, you can cancel the payment under Pending Payments. Otherwise, you can submit another payment for the remaining amount due.

8. Why is the online payment feature not allowing me to pay my total outstanding loan balance?

Payoffs cannot be processed through Digital Banking. You must call us to receive a payoff quote.

9. If I would like to pay my revolving line of credit down to zero. Can I do that in Digital Banking?

Yes, you can pay the principle down to zero.

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

You can proceed with an online payment as long as it is before 2:30 pm and you select today's date as the effective date. Otherwise, please call us at 888.339.3334 and you can make a payment over the phone.

11. How do I pay my insurance premium?

Insurance premiums cannot be paid in Digital Banking. You will need to call the office to make a payment over the phone or mail a check to your local branch.

12. I made a FastCash transfer before 2:30pm the previous business day, but the funds are not in my checking/savings account.

If your FastCash is listed in your loan transaction history, please contact your commercial bank for further assistance. Your funds may have been placed in a pending status at your bank, and Farm Credit has no control over that process. If you do not see your FastCash transfer listed in your loan transaction history, please give us a call.

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

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

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

Payments made online before 2:30pm will be credited to your loan that business day. Payments made after 2:30pm will be credited to your loan the next business day. Payments scheduled with a future date will be credited to your loan on the payment date you scheduled/selected.

15. 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**
- Select **Payment Account(s)**.
- Click the **Add Payment Account** button and fill in all the required fields.
- Click **Add Payment Account**.
- A confirmation email will be sent to the registered email address confirming the newly added account number listed on the **Payment Account(s)** page.

16. If 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.

17. Can I cancel a loan payment that I submitted?

Scheduled payments can be cancelled before 2:30 pm on the payment date. To cancel a scheduled payment, click on the **Scheduled Payments** tab, the select **Cancel** option next to the payment you wish to cancel.

18. 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.

19. How do I set up my payment profile?

- From the main screen go to click on your name to display a drop down.
- Click **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**.

20. Where can I see scheduled payments?

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

21. How many months of transaction history can I view?

You are able to see 25 months' of history per loan.

22. Do I have the ability to view and download my statements? What about year-end documents?

Yes, from the home screen, click on Documents and Forms across the top. You will be able to select Billing Statements, Tax Documents, Annual Activity, or Forms to view and/or download.

23. How do I turn off paper statements if I do not want to receive any?

You have the ability to select Paperless from the Documents and Forms area. You can select individual loans or all your loans to go paperless.