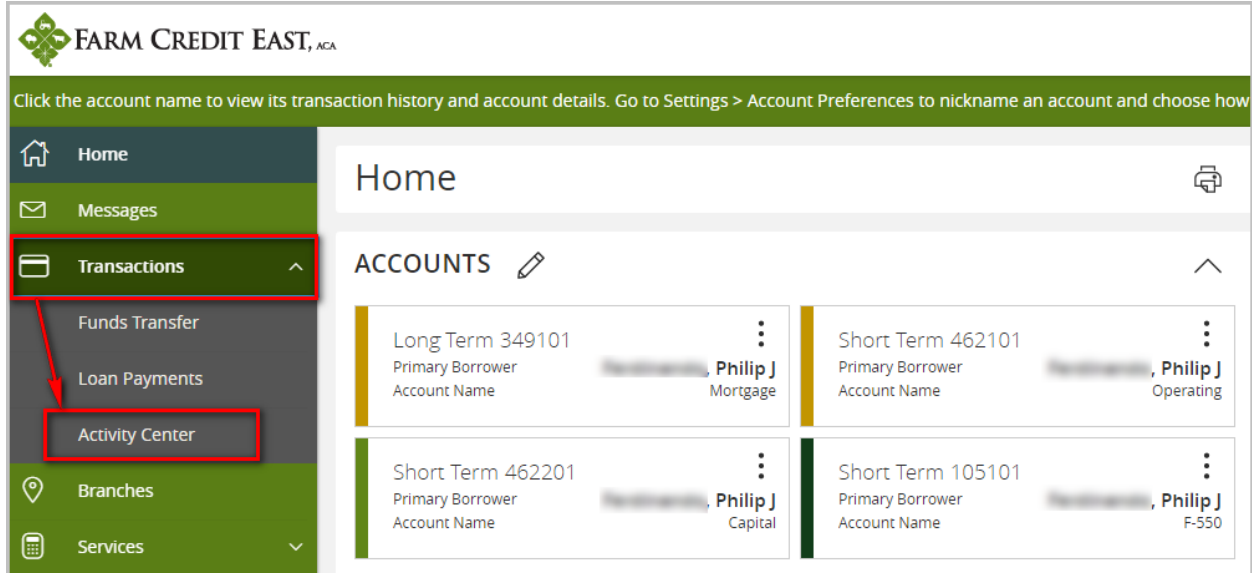


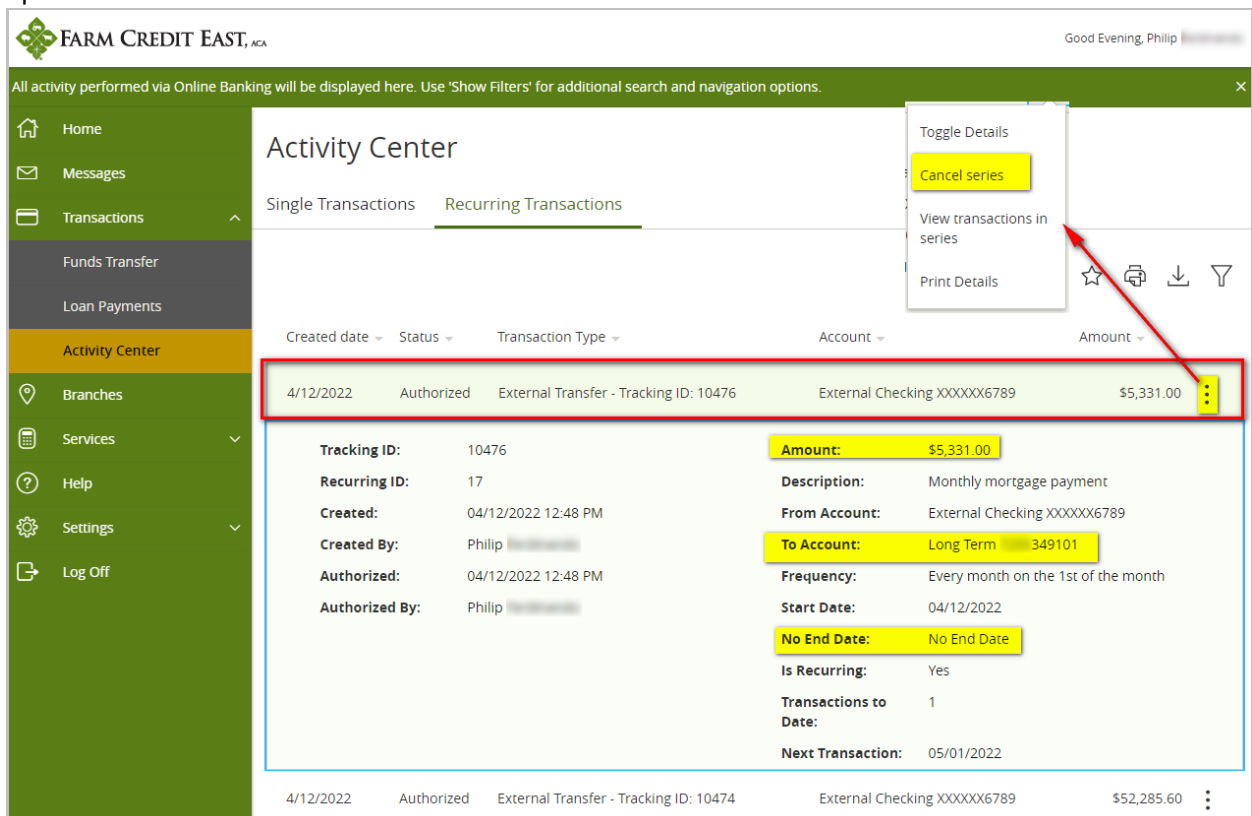
Updating recurring payments when billed payment amount changes

There will be circumstances (such as a variable interest rate changes, loan renewals, etc.) in which the billed payment amount will increase (or decrease), that will necessitate the need to change the amount of the recurring payment set up in online banking. To accomplish this, you'll need to take the following steps:

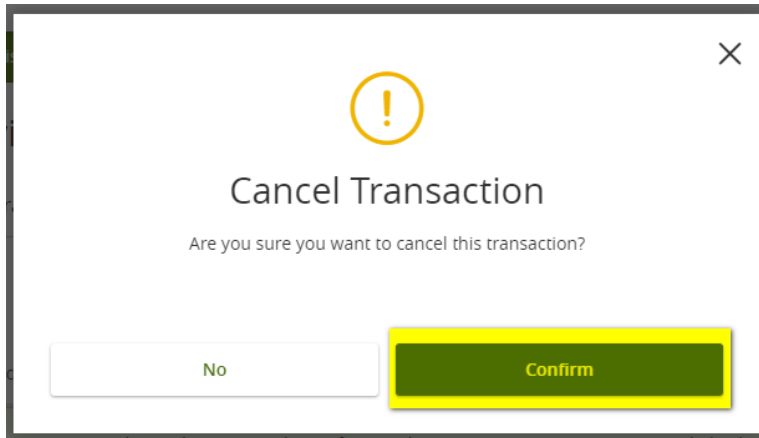
1. Navigate to the Home page in Online Banking, then click on **Transactions** and **Activity Center** to see what recurring transactions are active.



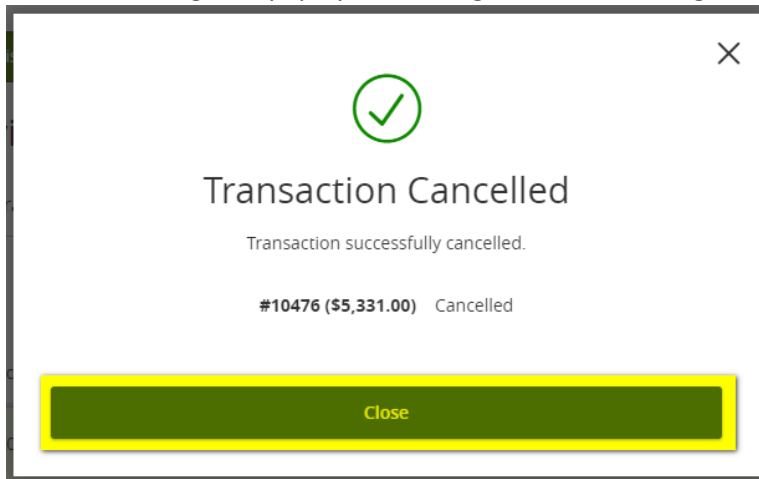
2. In the **Activity Center** go to the **Recurring Transactions** tab. Transactions with an *Authorized* status are active. Click on a recurring row to expand it and see the details of the transaction. In this example you can see the current recurring amount is \$5,331.00 for the Long Term 349101 account with no end date. As there has been a rate change, the payment amount has been recalculated and now the required monthly payment is higher. Therefore this recurring transaction is no longer appropriate and needs to be cancelled. Click on the 3 dots to open a menu and click on **Cancel series**.



3. A message will pop up confirming the cancellation... click **Confirm**.



4. Another message will pop up confirming that the recurring transaction was successfully cancelled. Click **Close**.



5. You will now see that the transaction **Status** has updated from *Authorized* to *Cancelled*. And the details will indicate who cancelled it and when.

A screenshot of the Farm Credit East online banking interface. The left sidebar shows navigation options: Home, Messages, Transactions, Funds Transfer, Loan Payments, Activity Center (selected), Branches, Services, Help, Settings, and Log Off. The main area is titled "Activity Center" and shows a table of transactions. The "Recurring Transactions" tab is active. A transaction is highlighted with a yellow background, showing its status as "Cancelled".

Created date	Status	Transaction Type	Account	Amount
4/12/2022	Cancelled	External Transfer - Tracking ID: 10476	External Checking XXXXXX6789	\$5,331.00

Field	Value
Tracking ID:	10476
Recurring ID:	17
Created:	04/12/2022 12:48 PM
Created By:	Philip [redacted]
Authorized:	04/12/2022 12:48 PM
Authorized By:	Philip [redacted]
Cancelled On:	04/12/2022 5:09 PM
Cancelled By:	Philip [redacted]
Amount:	\$5,331.00
Description:	Monthly mortgage payment
From Account:	External Checking XXXXXX6789
To Account:	Long Term 349101
Frequency:	Every month on the 1st of the month
Start Date:	04/12/2022
No End Date:	No End Date
Is Recurring:	Yes
Transactions to Date:	1
Next Transaction:	05/01/2022

6. Once the recurring transaction with the old payment amount has been cancelled, navigate to **Loan Payments** to set up a new recurring transaction for the new payment amount. *Reminder: only Regular Payments can be made recurring.*

FARM CREDIT EAST, ACA

Good Evening, [Name]

Welcome to Online Banking at Farm Credit East! If you are missing loan accounts in your view, or have questions about using online banking, please contact us via Messages or call us at 860.776.0315.

Home

Messages

Transactions

Funds Transfer

Loan Payments

Activity Center

Statements

Branches

Services

Help

Settings

Log Off

Loan Payments

Loan Payments submitted prior to 2:00 pm EST will be processed the same business day; Loan Payments submitted after 2:00 pm EST will be processed the next business day.

If you are making a final payment, please contact your local branch office for payoff details and total.

From *

EXTERNAL | B of A Checking Acct XXXXXX6789

To *

Long Term | 349101 \$714,749.93

Accrued Interest	\$861.62	Available Funds	\$0.00
Oldest Payment Due Date	5/1/2022	Principal	\$714,749.93
Total Payment Amount Due	\$5,375.97	Per Diem	\$78.33

Payment Type *

Regular Payment

Amount *

\$5,375.97

☒ Make this recurring

Frequency *

1st of the month

Start Date

04/13/2022

End Date

No End Date

☒ Repeat Forever

Memo

Monthly Mortgage payment

Clear Submit

NOTE: You can find your new required payment amount a few ways...

- Viewing your monthly billing statement (available on FarmCreditEast.com under **My Documents** or in online banking under **Statements**)

- From the Loan Payments screen in online banking...

FARM CREDIT EAST, NCA

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Home

Messages

Transactions

Funds Transfer

Loan Payments

Activity Center

Statements

Branches

Services

Help

Settings

Log Off

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From *

EXTERNAL | B of A Checking Acct XXXXXX6789

To *

Long Term 349101 \$714,749.93 [Loan Details](#)

Accrued Interest	\$861.62	Available Funds	\$0.00
Oldest Payment Due Date	5/1/2022	Principal	\$714,749.93
Total Payment Amount Due	\$5,375.97	Per Diem	\$78.33

Payment Type *

Regular Payment

Amount *

\$5,375.97 ☒ Make this recurring

Frequency *

1st of the month

Start Date

04/13/2022

End Date

No End Date

☒ Repeat Forever

Memo

Monthly Mortgage payment

Clear Submit

- From the Home page, click on the account...

FARM CREDIT EAST, NCA

Click the account name to view its transaction history and account details. Go to Settings > Account Preferences to nickname an account and choose how to

Home

Messages

Transactions

Branches

Services

Help

Settings

Log Off

Home

ACCOUNTS

Long Term 349101
Primary Borrower
Account Name

Philip J Mortgage

Short Term 462101
Primary Borrower
Account Name

Philip J Operating


Short Term 462201
Primary Borrower
Account Name

Philip J Capital

Short Term 105101
Primary Borrower
Account Name

Philip J F-550

Then go to the **Details** and scroll down to see the **Total Payment Amount Due** (or if no payment is currently due, the **Estimated Next Total Amount Due**)

 FARM CREDIT EAST, ACA

Good Evening, J. [Redacted]

Welcome to Online Banking at Farm Credit East! If you are missing loan accounts in your view, or have questions about using online banking, please contact us via Messages or call us at 860.776.0315.

View details or a check image by clicking '+' next to that transaction. Select 'Show Filters' for search options.

Home

Messages

Transactions

Statements

Branches

Services

Help

Settings

Log Off

< Back to Home

Long Term ****349101

Mortgage

Account Name

Philip J

Primary Borrower

Last Updated: April 12, 2022 4:12 PM

Transactions

Details

Details

Primary Borrower

Philip J

Account Number

349101

Account Name

Mortgage

Principal

\$714,749.93

Available Funds

\$0.00

Order Payment Due Date

May 1, 2022

Total Payment Amount Due

\$5,375.97

Principal Due

\$3,026.11

Interest Due

\$2,349.86

Late Charges

\$0.00

Escrow Due

\$0.00

Net Total Due

\$5,375.97

Next Escrow Amount Due

\$0.00

Payment Due Date

May 1, 2022

Estimated Next Total Amount Due

\$5,375.97

Estimated Next Principal Due

\$3,026.11

Estimated Next Interest Due

\$2,349.86

Next Payment Due Date

May 1, 2022