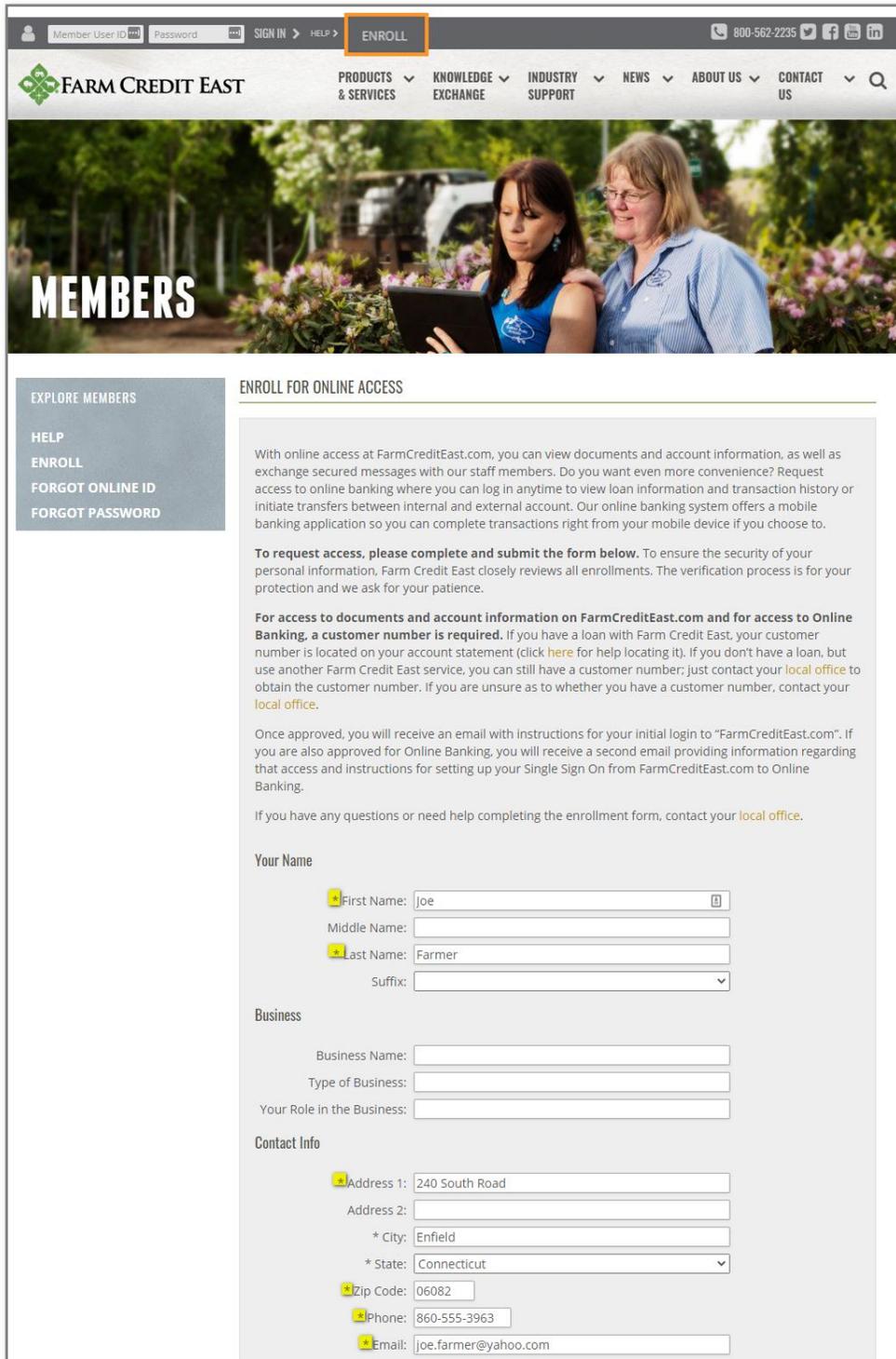


Enrolling for FarmCreditEast.com and Online Banking Access

The following information will walk you through the process of enrolling and setting up your FarmCreditEast.com account, along with online banking access (if requested).

Step 1. Visit www.FarmCreditEast.com and select ENROLL from the top of the page. This will bring you to the page where you will enroll for online access. All fields marked with an asterisk are required.



The screenshot shows the FarmCreditEast.com website with the 'ENROLL' button highlighted in the top navigation bar. Below the navigation is a banner image of two women looking at a tablet, with the word 'MEMBERS' overlaid. The main content area is titled 'ENROLL FOR ONLINE ACCESS' and contains the following text:

With online access at FarmCreditEast.com, you can view documents and account information, as well as exchange secured messages with our staff members. Do you want even more convenience? Request access to online banking where you can log in anytime to view loan information and transaction history or initiate transfers between internal and external account. Our online banking system offers a mobile banking application so you can complete transactions right from your mobile device if you choose to.

To request access, please complete and submit the form below. To ensure the security of your personal information, Farm Credit East closely reviews all enrollments. The verification process is for your protection and we ask for your patience.

For access to documents and account information on FarmCreditEast.com and for access to Online Banking, a customer number is required. If you have a loan with Farm Credit East, your customer number is located on your account statement (click [here](#) for help locating it). If you don't have a loan, but use another Farm Credit East service, you can still have a customer number; just contact your [local office](#) to obtain the customer number. If you are unsure as to whether you have a customer number, contact your [local office](#).

Once approved, you will receive an email with instructions for your initial login to "FarmCreditEast.com". If you are also approved for Online Banking, you will receive a second email providing information regarding that access and instructions for setting up your Single Sign On from FarmCreditEast.com to Online Banking.

If you have any questions or need help completing the enrollment form, contact your [local office](#).

Your Name

* First Name:

Middle Name:

* Last Name:

Suffix:

Business

Business Name:

Type of Business:

Your Role in the Business:

Contact Info

* Address 1:

Address 2:

* City:

* State:

* Zip Code:

* Phone:

* Email:

Step 1 (continued). If you'd also like to enroll for online banking access, be sure to select your branch office and "Yes" to include online banking under Access Request. You will find your 10-digit customer number in the top left corner of your billing statement, as pictured below.

The screenshot shows the 'Access Request' form on the left and a sample billing statement on the right. The form includes fields for 'Branch Office' (set to 'Enfield'), 'Include Online Banking' (set to 'Yes'), 'Financial Partner' (checkbox), 'Magazine' frequency, and 'Customer Number(s)'. A green '+ ADD MORE' button is below the customer number fields. A 'SUBMIT' button is at the bottom right. A yellow box with a star icon and the text '* Required Field' is at the bottom left. The billing statement on the right shows 'Customer Number: 028-001-0160962835' and 'Customer Name: JOE FARMER'. A yellow box with a star icon and the text 'ACA # - Branch # - Customer #' is at the top right of the billing statement, with an arrow pointing to the customer number.

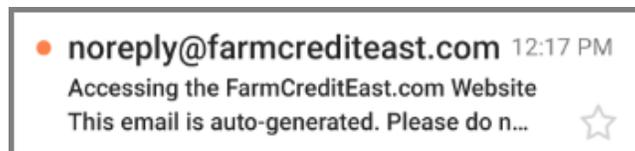
Once you've submitted your enrollment, the thank you message pictured below will appear on your screen. If you do not receive this message, please review your enrollment information for any errors that may be preventing submission.

ENROLL FOR ONLINE ACCESS

Thank you for registering for your FarmCreditEast.com and/or Online Banking accounts. An administrator has been notified and will be in contact with you soon to confirm the creation of your account(s). If you need more information, please contact your Farm Credit East branch.

Step 2. Expect a phone call from a Farm Credit East online administrator to authenticate your identity and verify your contact information (phone, email and mailing address) to ensure we have accurate information in our systems.

Step 3. Check your email. Once your enrollment has been approved, you will receive an email from no-reply@farmcrediteast.com confirming the setup of your account.



Following is a sample of the email you'll receive from no-reply@farmcrediteast.com with the subject: *Accessing the Farm Credit East Website*. This email will prompt you to complete the setup of your FarmCreditEast.com account. Follow the link provided in the email to complete the setup.

Accessing the FarmCreditEast.com Website



no-reply@farmcrediteast.com

To Joe Farmer

Retention Policy 7 Year Data Retention (7 years)

Expires 02/27/2028

[Reply](#) [Reply All](#) [Forward](#) [...](#)

This email is auto-generated. Please do not reply.

Joe Farmer,

Thank you for your request to establish a FarmCreditEast.com account which will provide you with online access to account information and documents.

Important Step – only needs to be completed once

Please click [here](#) to confirm your email address and complete the setup of your account. *If you do not validate the account setup within 90 days of receiving this email, the account will be automatically deleted and you will need to re-enroll if wish to obtain access.*

If this FarmCreditEast.com account was created in error, or you have any questions regarding this email, please contact your [local Farm Credit East branch office](#).

Upon clicking the link in the email, you will be brought to the following page on FarmCreditEast.com to setup your Online ID and Password that you'll use for future logins, as well as setup a security question, and agree to the Site Usage Agreement.

NOTE: the security questions are important, as successfully answering them allows you to quickly and conveniently log into your FarmCreditEast.com account when you have forgotten your Online ID and/or your Password. Failing to successfully answer these questions correctly will require contact by a Farm Credit East employee to authenticate your identity before taking measures to reestablish your online account access.



MEMBERS

- EXPLORE MEMBERS
- HELP
- ENROLL
- FORGOT ONLINE ID
- FORGOT PASSWORD

FIRST TIME SIGN IN

You are completing your account creation for Farm Credit East. Please choose an Online ID, Password and Security Question, and sign the Site Usage Agreement.

You will NOT be able to change your Online ID after submission. Your Online ID must be a minimum of 3 characters and can only contain alphanumeric characters, dashes and underscores.

Your password must have at least 8 characters and contain a lowercase letter, an uppercase letter and a number. It cannot contain any parts of your username.

* Online ID:

* Password:

* Confirm Password:

Security Question:

* Answer:

* Confirm Answer:

* Required Field

Site Usage Agreement

Please review and agree to the Site Usage Agreement.

Website and Online Account Services Agreement

Please read this Website and Online Account Services Agreement (this "Agreement") carefully and indicate your acceptance of its terms by clicking the "I Agree" button. If you do not agree, do not use or access the Website. Your use of the Services, as hereinafter defined, is conditioned on your acceptance without change of all terms of this Agreement. By clicking the "I Agree" button, you acknowledge that you have read and understand the contents of this Agreement and that you agree to be legally bound by its terms.

PART ONE: GENERAL TERMS AND CONDITIONS

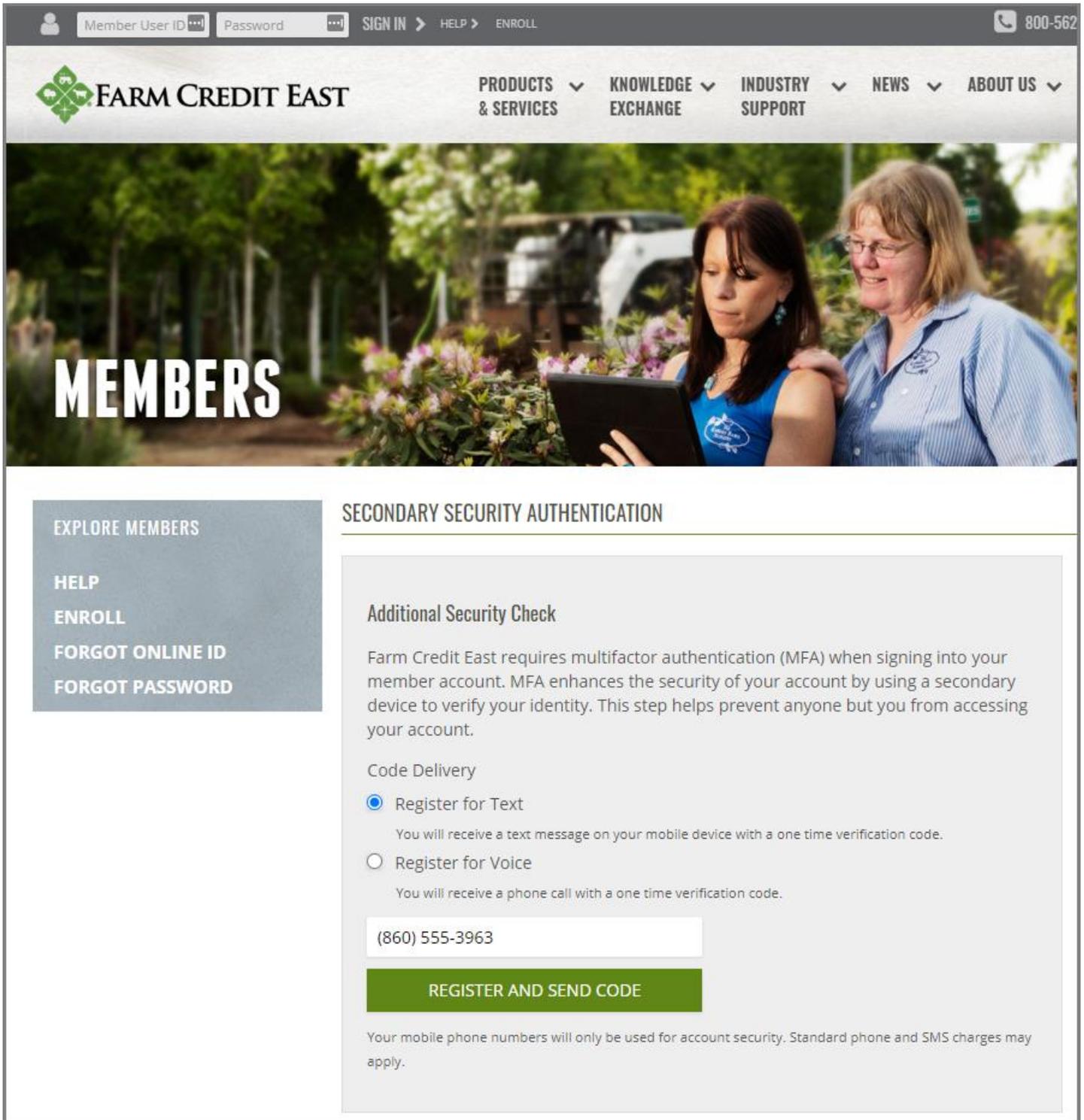
Part One of this Agreement states the terms and conditions that apply to your use of the Website and any of the Services offered by us.

Definitions

I agree to the Terms and Conditions of the Site Usage Agreement

SUBMIT

Step 4. After clicking Submit, you will be redirected to a page to set up your Secondary Security Authentication (a/k/a multi-factor authentication or MFA). Select your MFA method. Please note that MFA is required every time you login. MFA by Text is the preferred method. If you choose MFA by Voice, it is recommended that a mobile phone number be used, if available.



The screenshot shows the Farm Credit East website interface. At the top, there is a navigation bar with a user profile icon, input fields for 'Member User ID' and 'Password', and links for 'SIGN IN', 'HELP', and 'ENROLL'. A phone icon with the number '800-562' is also present. Below the navigation bar is the Farm Credit East logo and a menu with categories: 'PRODUCTS & SERVICES', 'KNOWLEDGE EXCHANGE', 'INDUSTRY SUPPORT', 'NEWS', and 'ABOUT US'. The main content area features a large image of two women looking at a tablet, with the word 'MEMBERS' overlaid in large white text. On the left side, there is a vertical menu with options: 'EXPLORE MEMBERS', 'HELP', 'ENROLL', 'FORGOT ONLINE ID', and 'FORGOT PASSWORD'. The main content area is titled 'SECONDARY SECURITY AUTHENTICATION' and contains the following text and form elements:

Additional Security Check

Farm Credit East requires multifactor authentication (MFA) when signing into your member account. MFA enhances the security of your account by using a secondary device to verify your identity. This step helps prevent anyone but you from accessing your account.

Code Delivery

- Register for Text
You will receive a text message on your mobile device with a one time verification code.
- Register for Voice
You will receive a phone call with a one time verification code.

(860) 555-3963

REGISTER AND SEND CODE

Your mobile phone numbers will only be used for account security. Standard phone and SMS charges may apply.

Depending upon the method of MFA chosen, you will receive either a text or voicemail. Enter the security code provided to you to finish logging in and complete your FarmCreditEast.com account setup.

Verify Security Code

We have sent a text message to (xxx) xxx-x963 with a one time verification code to enter here.

[SUBMIT CODE](#) [RESEND TEXT](#)

[Change Phone Number](#)
[Register for Voice](#)

NOTE: should you need to change the phone number used for MFA (or want to register for the other MFA option not originally selected), this can be done after logging into your FarmCreditEast.com account and navigating to My Account / My FarmCreditEast.com Account.

The screenshot shows the user interface for a FarmCreditEast.com account. At the top right, it says "Hello, Joe Farmer" with a "Sign Out" link. The main navigation bar includes "FARM CREDIT EAST" and several menu items: "PRODUCTS & SERVICES", "KNOWLEDGE EXCHANGE", "INDUSTRY SUPPORT", "MY ACCOUNT", "NEWS", "ABOUT US", and "MORE". A search icon is also present.

The "MY ACCOUNT" menu is expanded, showing options like "SECURE MESSAGING", "MY DOCUMENTS", "ONLINE BANKING", "MY LOAN ACCOUNT SUMMARY", "MY INDUSTRIES", and "MY FARMCREDITEAST.COM ACCOUNT", which is highlighted with a red box.

The main content area is titled "MY FARMCREDITEAST.COM ACCOUNT" and contains a "Profile Information" section with the following details:

- Full Name: Joe Farmer
- * First Name: Joe
- Middle Name:
- * Last Name: Farmer
- Suffix:
- Name of Business:
- Type of Business:
- Role in the Business:
- * Address 1: 240 South Road
- Address 2:
- * City: Enfield
- * State: CT
- * Zip Code: 06082
- * Phone:
- * Email: joe.farmer@yahoo.com
- Financial Partner: Not Subscribed
- Magazine:

At the bottom of the profile information, there is a green "EDIT" button. Below this is a yellow "Secondary Security" section with the following information:

- Text Number: +1 [redacted] 3963 (Edit)
- Voice Number: Register

On the left side, there is a sidebar menu titled "EXPLORE MY ACCOUNT" with various options like "SECURE MESSAGING", "MY CONTACTS", "MY DOCUMENTS", "MY ALERTS", "ONLINE BANKING", "MY LOAN ACCOUNT SUMMARY", "MY INDUSTRIES", "VIDEOS ON NAVIGATING FARMCREDITEAST.COM", "MY FARMCREDITEAST.COM ACCOUNT", "MY PROFILE", "CHANGE PASSWORD", and "CHANGE SECURITY QUESTIONS".

On the right side, there is a section titled "ACCOUNT LINKS" with the text "the following links to manage your FarmCreditEast.com account." and a list of links: "My Profile", "Change Password", and "Change Security Questions".

Step 5. After completing the setup of your FarmCreditEast.com account, you'll be brought to your FarmCreditEast.com landing page, as pictured on the following page. Note that there are four primary sections that may be of interest to you:

1. **Secure Messaging** – this is the best way to communicate Personally Identifiable Information (PII) between yourself and a Farm Credit East employee.
2. **Online Banking** – if you've requested Online Banking access, you just need to click on the GO TO ONLINE BANKING button to access the Online Banking home page. (If you are directed to an OKTA page requesting a Username, you do not have online banking access and need to enroll.)
3. **Account Summary** – if you have requested access to a customer number which has loans, you will see some summary level loan information here.
4. **My Documents** – in this section you will find documents published to your online account, such as monthly billing statements, annual tax forms, rate change notices, etc.



SECURE MESSAGING

1

Your inbox is empty.

[GO TO SECURE MESSAGING >](#)
[MY CONTACTS >](#)

ONLINE BANKING

2

To sign in, click on the Go To Online Banking button below.

[GO TO ONLINE BANKING >](#)

If not already enrolled in online banking, [enroll now](#).

ACCOUNT SUMMARY

3

	Description	Account	Available	Balance	Interest Rate	Next Payment	Next Due Date
▶	Operating	7194234101	\$124,900.00	\$25,100.00	4%	\$0.00	4/1/2021
▶	Capital	7194234102	\$100,000.00	\$0.00	4%	\$0.00	4/1/2021
▶	RE Purchase	7194242101	\$0.00	\$350,000.00	4%	\$0.00	4/1/2021

Red indicates a payment is due.

MY DOCUMENTS

4


My Documents is where you can view documents that Farm Credit East publishes to your account. My Documents will notify you via email when new documents are available for viewing on farmcrediteast.com. These document alerts are configurable and you can opt-out of alerts by updating your document alert settings on the My Alerts page.

[GO TO MY DOCUMENTS >](#)
[MY ALERTS >](#)



SECURE MESSAGING

1

Your inbox is empty.

[GO TO SECURE MESSAGING >](#)

[MY CONTACTS >](#)

ONLINE BANKING

2

To sign in, click on the Go To Online Banking button below.

[GO TO ONLINE BANKING >](#)

If not already enrolled in online banking, [enroll now](#).

okta

Sign In

Username

Remember me

[Next](#)

Need help signing in?

ACCOUNT SUMMARY

3

Joe Farmer 0160962835

	Description	Account	Available	Balance	Interest Rate	Next Payment	Next Due Date
▶	Operating	7194234101	\$124,900.00	\$25,100.00	4%	\$0.00	4/1/2021
▶	Capital	7194234102	\$100,000.00	\$0.00	4%	\$0.00	4/1/2021
▶	RE Purchase	7194242101	\$0.00	\$350,000.00	4%	\$0.00	4/1/2021

Red indicates a payment is due.

MY DOCUMENTS

4



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[GO TO MY DOCUMENTS >](#)

[MY ALERTS >](#)