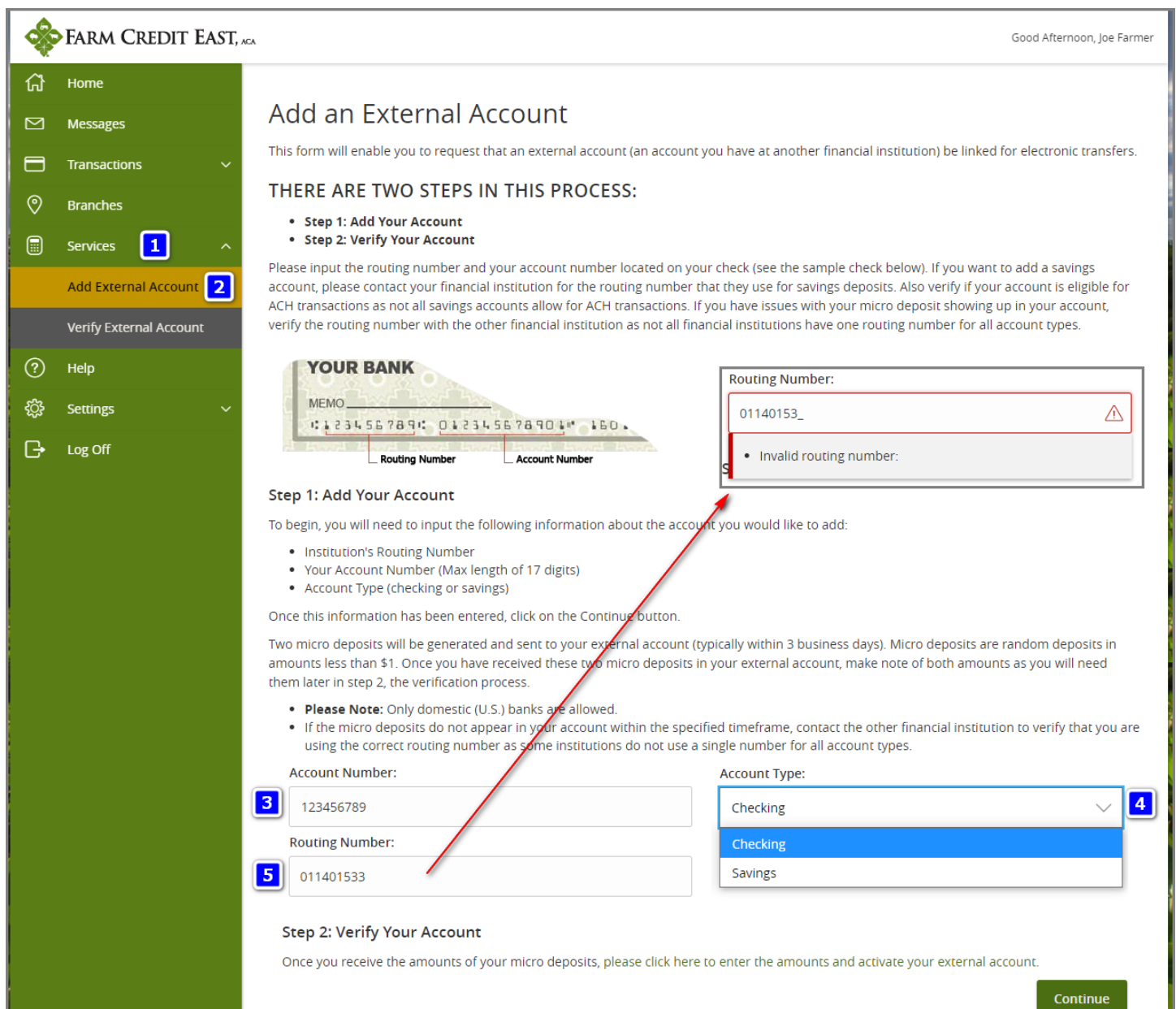


# How to set up an external bank account

The following information will walk you through the process of setting up an external bank account in Farm Credit East Online Banking that can be used to make loan payments and/or to deposit advances taken from a line of credit.

**Step 1.** From the Online Banking Home page, click on Services (#1), and then select Add External Account (#2). At the bottom of the screen, you'll need to enter the number of the bank account (#3) you want to set up, specify whether it is a checking or savings account (#4), and enter the Routing Number (#5) for the bank where the account is held. The system will tell you immediately whether you've entered a valid routing number. Click Continue when done.



**FARM CREDIT EAST, ACA** Good Afternoon, Joe Farmer

**Add an External Account**

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

**THERE ARE TWO STEPS IN THIS PROCESS:**

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.

**YOUR BANK**

MEMO

⑆ 23456789⑆ 0⑆ 234567890⑆ ⑆

Routing Number      Account Number

Routing Number:

01140153\_

Invalid routing number:

**Step 1: Add Your Account**

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number (Max length of 17 digits)
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two micro deposits will be generated and sent to your external account (typically within 3 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

Account Number:  **3**

Routing Number:  **5**

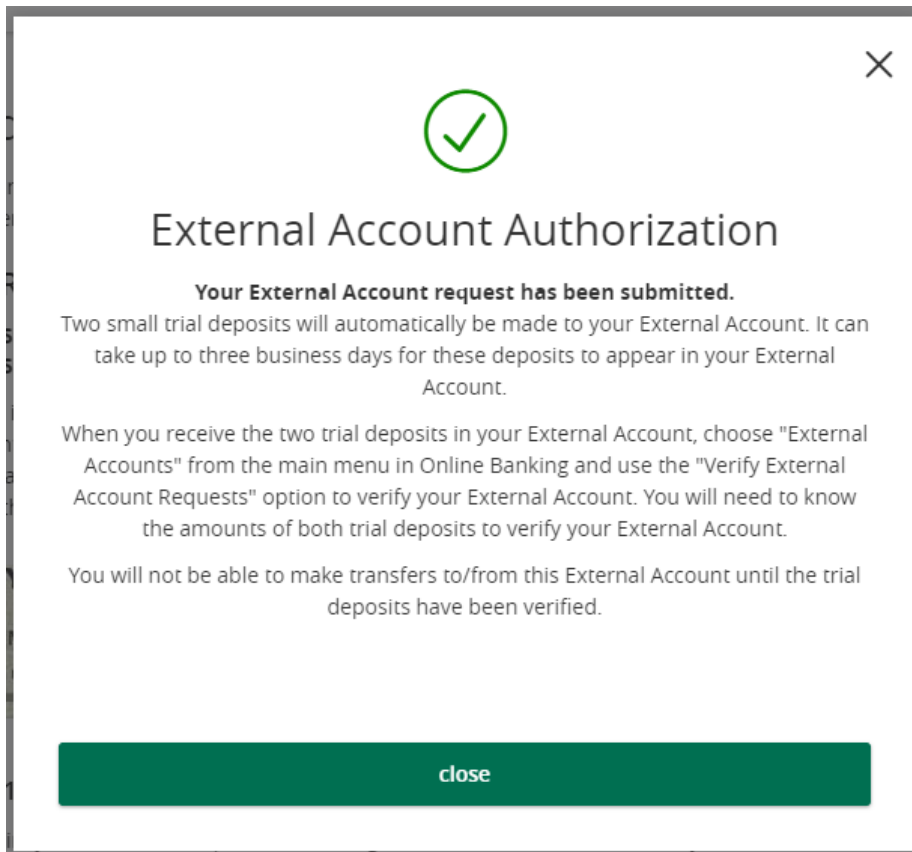
Account Type:  **4**

**Step 2: Verify Your Account**

Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

**Continue**

**Step 2.** You will receive a confirmation that your request to set up an External Account has been submitted. Two small trial deposits (a/k/a micro deposits) will be put into your External Account within three business days (provided you've entered the bank account information correctly).



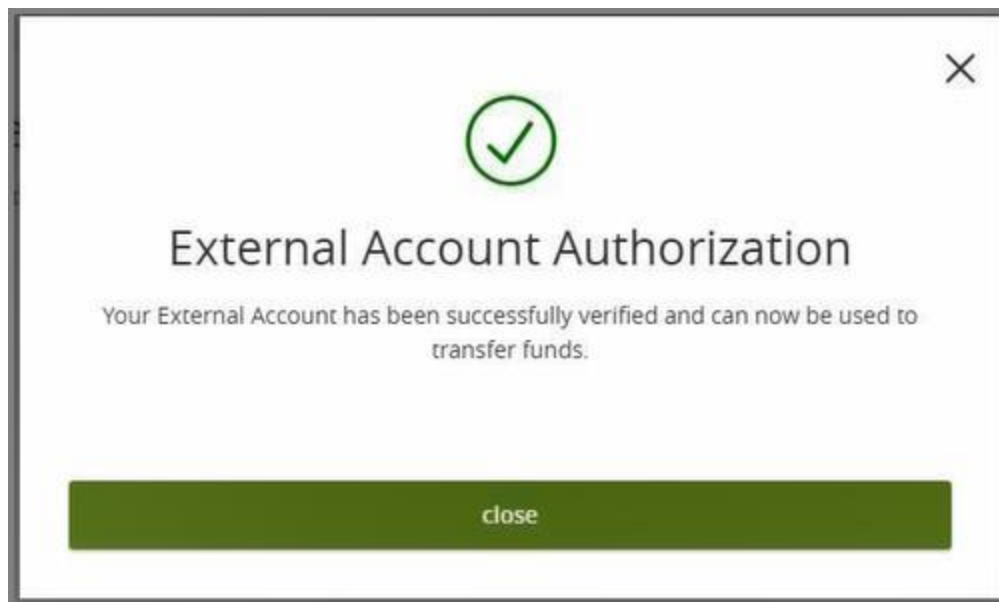
Starting the following business day, check the External Account's transaction history for evidence of the micro deposits. You should see a total of three transactions initiated by Farm Credit East: two micro deposits (#6) each less than \$1, and one withdrawal (#7) equaling the amount of the two micro deposits.

Tran Date	Posted Date	Description	Clr	Check #	Withdrawals	R	Deposits	Balance
Dec 18, 2020	Dec 18, 2020	External Withdrawal FC EAST ACH 1073526432 - ACH MICR O DEP CORR	✓		\$1.01			
Dec 18, 2020	Dec 18, 2020	External Deposit Farm Credit E ast - Farm Credit 1	✓				\$0.81	
Dec 18, 2020	Dec 18, 2020	External Deposit Farm Credit E ast - Farm Credit	✓				\$0.20	
Dec 15, 2020	Dec 15, 2020							

**Step 3.** Now that you know the micro deposit amounts, it's time to verify the account and complete the setup. From the Online Banking Home page, click on Services (#8), and then select Verify External Account (#9). Choose the bank account you want to verify. (Note: you can have up to two bank accounts waiting to be verified at any one time.) Referring to your External Account's transaction history, enter the amounts of the micro deposits (#10) without any decimal points, etc. Click Continue when done.

The screenshot shows the Farm Credit East online banking interface. The top left features the logo and name "FARM CREDIT EAST, ACA". The top right displays the user's name "Good Evening, Joe Farmer". A green sidebar on the left contains navigation options: Home, Messages, Transactions, Branches, Services (with a blue square containing the number 8), Add External Account, Verify External Account (with a blue square containing the number 9), Help, Settings, and Log Off. The main content area is titled "Account Verification" and includes the instruction: "Please choose an account to verify using the amounts that were deposited to your account." Below this, account details are listed: "Account 1234567890", "Account Type: Checking", "Routing Number: 211370545", and "Status: Funds have been sent to the target account". A section titled "VERIFY DEPOSIT AMOUNTS" follows, with the instruction: "The deposit amounts should be entered in cents (example: \$0.05 should be entered as '05')." Two input fields are shown: "Amount #1:" with the value "81" and "Amount #2:" with the value "20". A blue square with the number 10 is positioned to the right of the second input field. A green "Continue" button is located at the bottom right. A link at the bottom left reads "Click here to return to the main form."

You will now get a confirmation that the bank account has been verified and is available for your immediate use.



**Step 4.** Though not required, it is strongly suggested that you take a final step and give the bank account a more meaningful Nickname. To do this, navigate to Settings (#11), and then select Account Preferences (#12). Scroll to the bottom of the page until you find your External Transfer Accounts. Click on the name of the External Account you wish to nickname (#13), and once you see the Details, click on the pencil icon (#14) to edit the Online Display Name. When done, click the checkmark to save. You'll immediately see the name update.


The screenshot displays the Farm Credit East online banking interface. At the top left is the logo and name "FARM CREDIT EAST, NCA". At the top right, it says "Good Evening, Joe Farmer". Below the header is a green navigation bar with a message: "Click on the name of External Transfer (Bank) Accounts to nickname or delete them." A sidebar on the left contains navigation options: Home, Messages, Transactions, Branches, Services, Help, Settings (marked with a blue box and the number 11), Account Preferences (marked with a blue box and the number 12), Alerts, Statement Delivery, Accessibility, and Log Off. The main content area is titled "Account Preferences" and includes a search bar and a list of accounts. The accounts listed are "Long Term 7194242101", "Short Term 7194234101", and "Short Term 7194234102". Below this is the "External Transfer Accounts" section, which lists "Shear Pleasure BankNorth Checking 4321 XXXXXX4321". Underneath this account, "External Checking XXXXXX7890" is highlighted with a yellow box and marked with a blue box and the number 13. A "Details" section for this account shows "Online Display Name" with a pencil icon (marked with a blue box and the number 14) and "External Checking". A red arrow points from the pencil icon to a pop-up "Details" window (marked with a blue box and the number 15) that shows the "Online Display Name" field containing "Shear Pleasure Checking 7890" and a checkmark icon.


## External Transfer Accounts

Shear Pleasure BankNorth Checking 4321 XXXXXX4321

Shear Pleasure Checking 7890 XXXXXX7890

**Details**

Online Display Name  
 Shear Pleasure Checking 7890 

Delete account 

The following gives you an example of how much easier it is to choose a bank account to move money to / from when it's been nicknamed.

FARM CREDIT EAST, NCA Good Evening, Joe Farmer

- Home
- Messages
- Transactions
- Funds Transfer
- Loan Payments**
- Activity Center
- 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 \*

---Select From Account---

---Select From Account---

Short Term 7194234101 \$149,900.00

Short Term 7194234102 \$100,000.00

EXTERNAL | Shear Pleasure BankNorth Checking 4321 XXXXXX4321

EXTERNAL | Joes Checking only use for mortgage 9747 XXXXXX9747

EXTERNAL | **Shear Pleasure Checking 7890 XXXXXX7890**

Make this recurring