

RaboAgConnect.com

User Guide

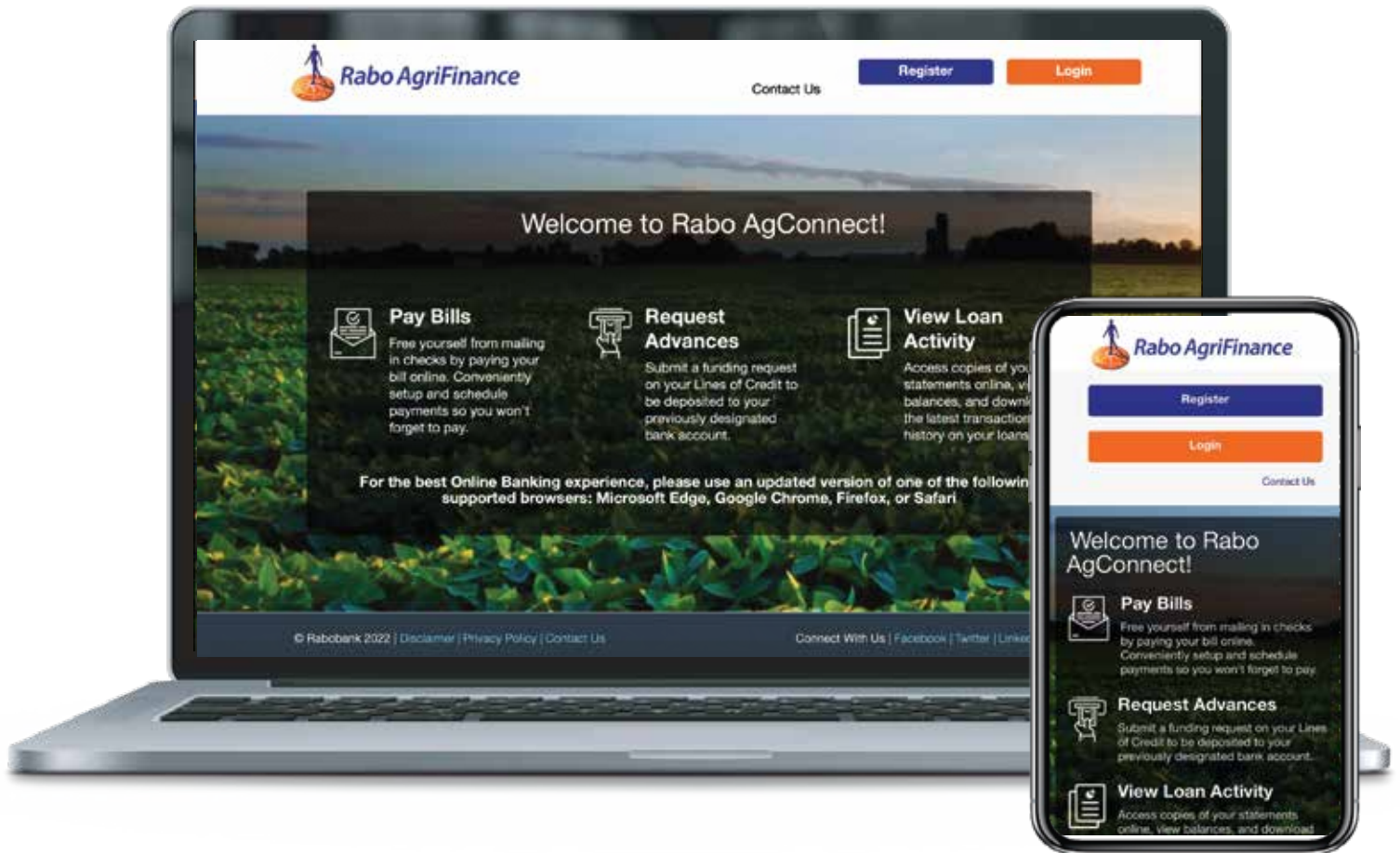


Rabo AgriFinance

Contents

Page	Topic
3	Welcome
4	Registration
7	Forgot Password
8	Current Loans
9	Transactions
10	Payments <ul style="list-style-type: none">• Paying when bill is due• Paying when no bill is due• Paying when bill is past due• Add/edit payment bank accounts
12	Advances
13	Swap Payments

Welcome to RaboAgConnect.com



If you have questions or issues contact **Customer Connect**.

Toll free: 855-722-7766

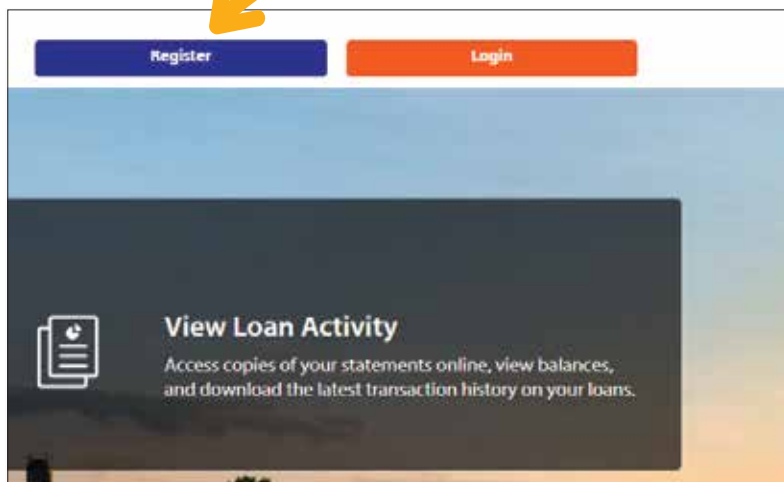
Email: CustomerConnect@RaboAg.com

Fax: 877-655-9512

Registration

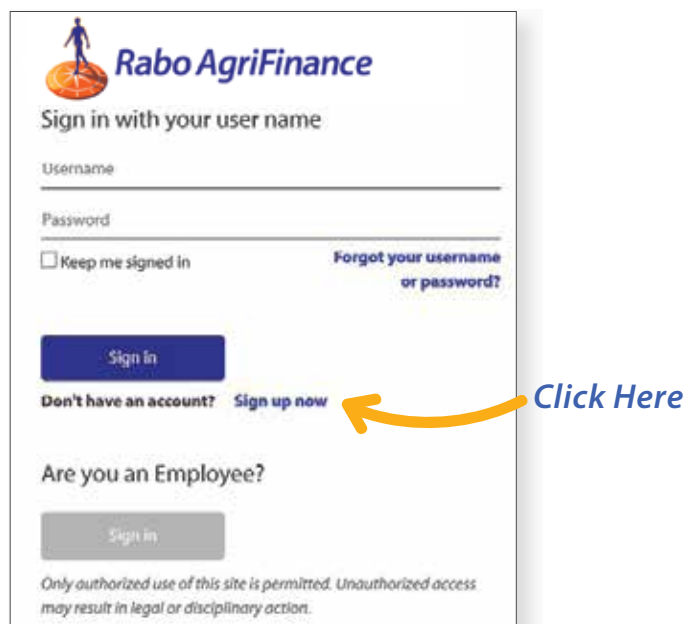
All users will need to register for a new account from the landing page or login page of RaboAgConnect.com.

Landing page  **Click Here**

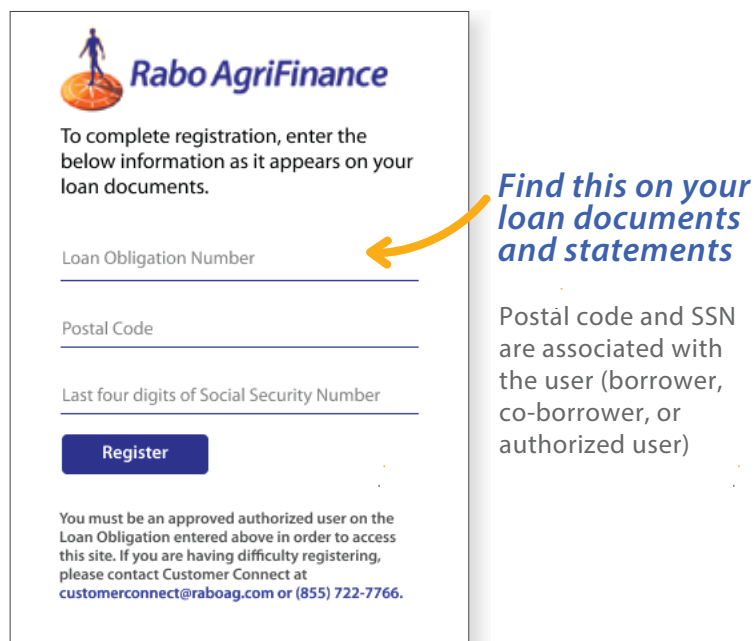


Or

Login page



Register loan account

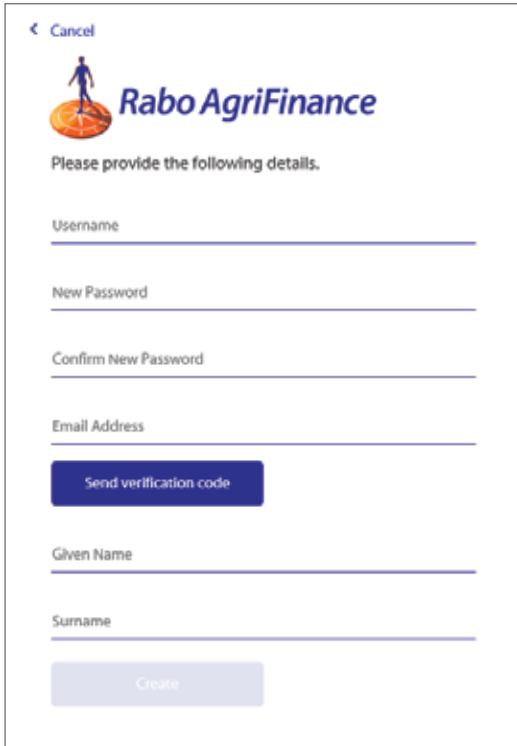


Find this on your loan documents and statements

Postal code and SSN are associated with the user (borrower, co-borrower, or authorized user)

Registration

1. Create username/password



Rabo AgriFinance

Please provide the following details.

Username

New Password

Confirm New Password

Email Address

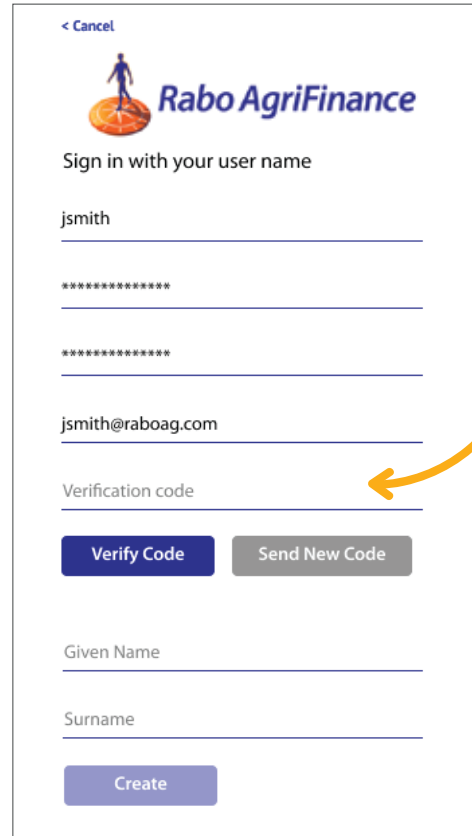
Given Name

Surname

Password must be between 8-64 characters and have 3 of the following:

- a lowercase letter
- an uppercase letter
- a number
- a symbol

2. Validate email



Rabo AgriFinance

Sign in with your user name

jsmith

jsmith@raboag.com

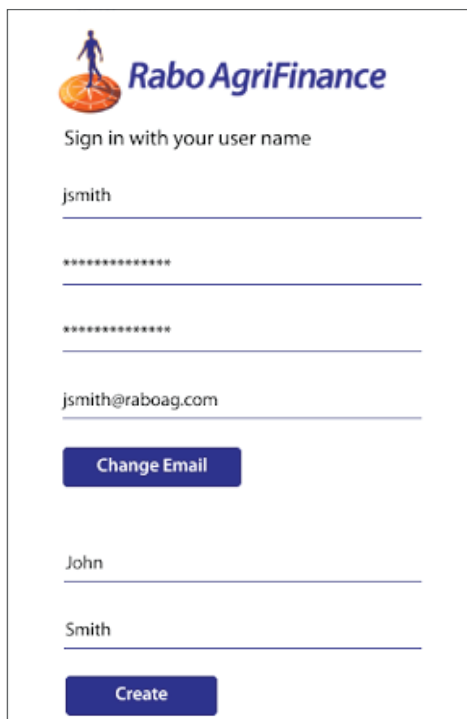
Verification code

Given Name

Surname

Type code from verification email here

3. Create account



Rabo AgriFinance

Sign in with your user name

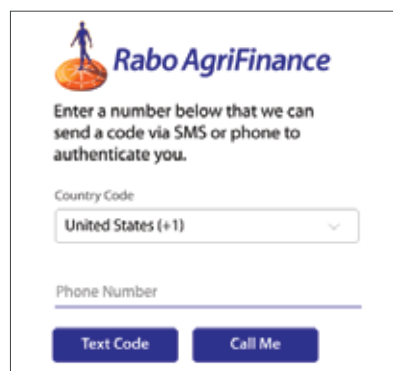
jsmith

jsmith@raboag.com

John

Smith

4. Add phone number for multifactor verification



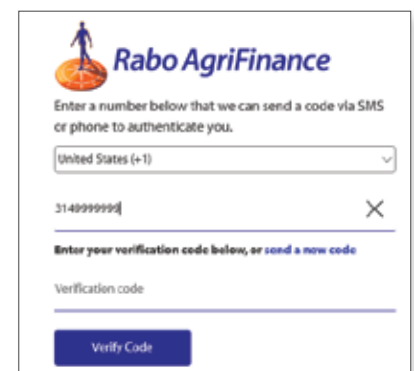
Rabo AgriFinance

Enter a number below that we can send a code via SMS or phone to authenticate you.

Country Code

Phone Number

5. Verify phone number



Rabo AgriFinance

Enter a number below that we can send a code via SMS or phone to authenticate you.

314999999

Enter your verification code below, or send a new code

Verification code

Registration

Online services agreement

Online Services Agreement

Please review and agree to the terms in order to use this site.

USER AGREEMENT
Online Services Agreement
(Borrower Relationship)

This Agreement (this "Agreement") sets forth the rights and obligations of Rabo AgriFinance LLC ("RAF") and all Borrowers on certain Eligible Loan Accounts, regarding use of this website, whether located at the career or any future website address (the "Website").

Each Borrower and each Authorized Representative acknowledges that he, she, or it has read this Agreement in its entirety. All Borrowers on an Eligible Loan Account agree to the terms of this Agreement when any Borrower or Authorized Representative for that Eligible Loan Account clicks on the "AGREE" tab below, and all Borrowers reaffirm the effectiveness of this Agreement when any such Borrower or Authorized Representative uses the Service.

Each Borrower shall be responsible for all of the duties and obligations of each of its Authorized Representatives (including any Authorized Representative designated by any other Borrower) under this Agreement and shall be jointly and severally liable for any damages caused by the failure of any Authorized Representative to meet or fulfill any such duty or obligation and any acts or omissions of any Authorized Representative.

Certain capitalized terms used in this Agreement are defined in Section 14 - Definitions at the end of this Agreement.

1. Agreements Governing Borrower's Relationships with RAF.


A. This Agreement.
This Agreement governs the terms, conditions and procedures for access to the Website and use of the Service.

B. Other Agreements.
In addition to this Agreement, each Eligible Loan Account and Online Financial Service may be subject to a separate agreement or agreements (each, an "Other Agreement"), such as a loan ...

I agree to these terms.

 **Check box and click "continue"**

Current Loans - home page



Current Loans [Forms](#) [Contact Us](#)

[My Profile](#) [Log Out](#)

Current Loans

ABC Farm

Cattle Term 2 22122917 **\$2,627,470.41**

7/1/2022 Payment Due

845 Holdings Make Payment

View Transactions

Loan 22120041 **\$0.00**

Add Holdings Make Payment

View Transactions

ABC Farm

Loan 22120011 **\$465,100.00**

8/1/2022 Payment Due

Add Holdings Make Payment

View Transactions

Loan 22120081 **\$3,500,000.00**

8/1/2022 Payment Due

Add Holdings Make Payment

View Transactions

Don't see your loan listed?
[Add a Loan for Online Access](#)

[Download Current Loans Report](#)

Contact Us

For site support, help with payments, or other loan assistance, contact Customer Connect.

1480766@rabofinance.com
(855) 722-7766

Hours of Operation
7am - 6pm Central Time
Monday through Friday

Need to Mail a Payment?
Send check to:
Rabo AgriFinance
PO Box 190077
St. Louis, MO 63179-0077

If you suspect your personal and/or financial information has been compromised, please contact us immediately.

PLEASE NOTE: Balances may not reflect all recent transactions.

Forgot Password

If a user forgets their password, they can perform a reset on their own from the login page and no longer need to call Customer Connect to do so.

1. Forgot password



Click Here

2. Confirm username



3. Validate phone number

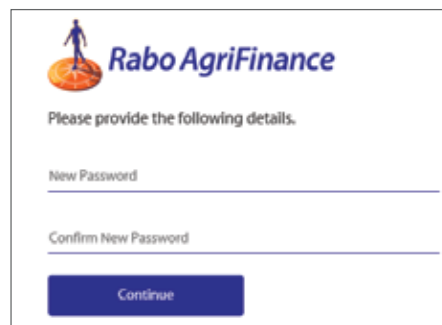


4. Phone number confirmed



Type code from verification text here

5. Create new password

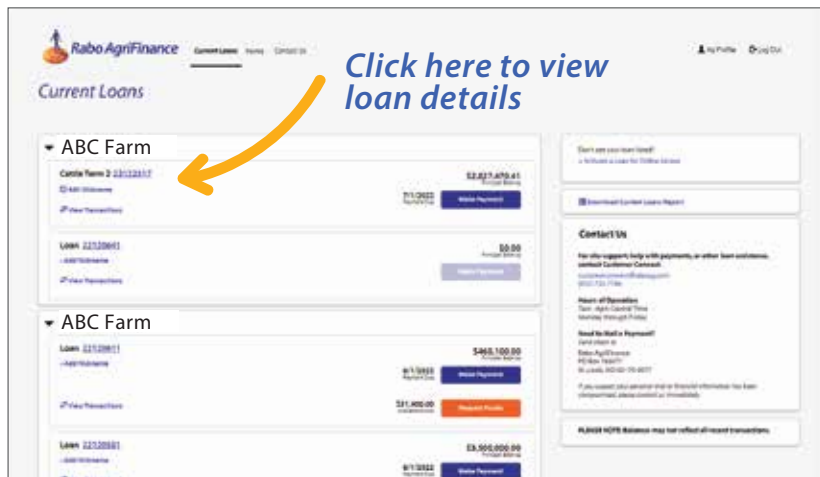


Password must be between 8-64 characters and have 3 of the following:

- a lowercase letter
- an uppercase letter
- a number
- a symbol

Current Loans

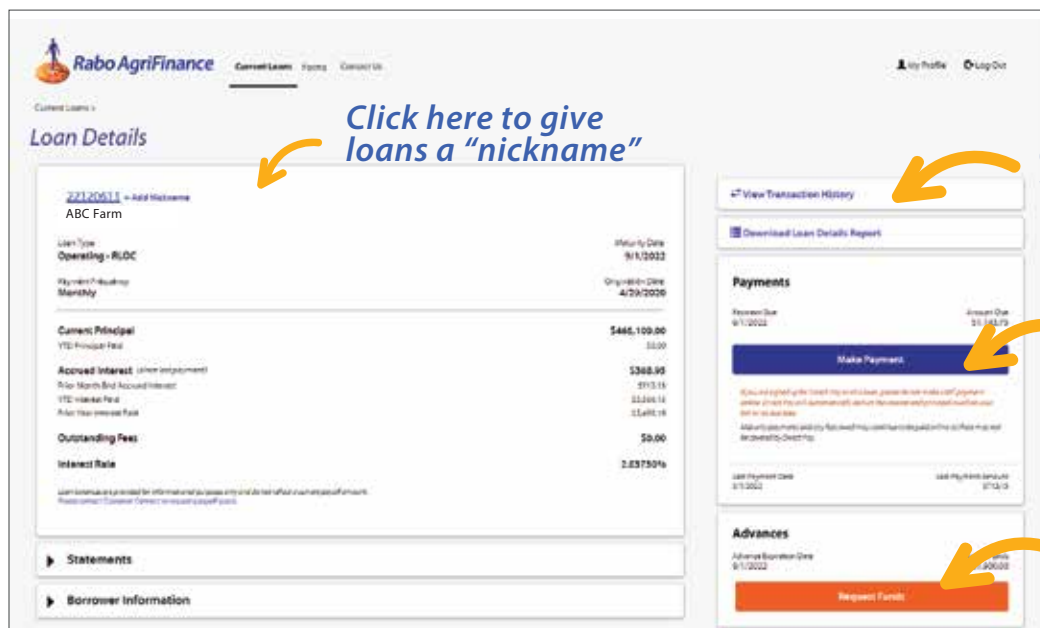
Current Loans



Click here to view loan details

Loan ID	Balance	Maturity Date
22122117	\$2,217,470.41	11/1/2022
22120611	\$0.00	11/1/2022
22120811	\$46,100.00	11/1/2022
22120911	\$1,400.00	11/1/2022
22121011	\$3,500,000.00	11/1/2022

Loan Details



Click here to give loans a "nickname"

Click here to view transactions

Click here to make a payment

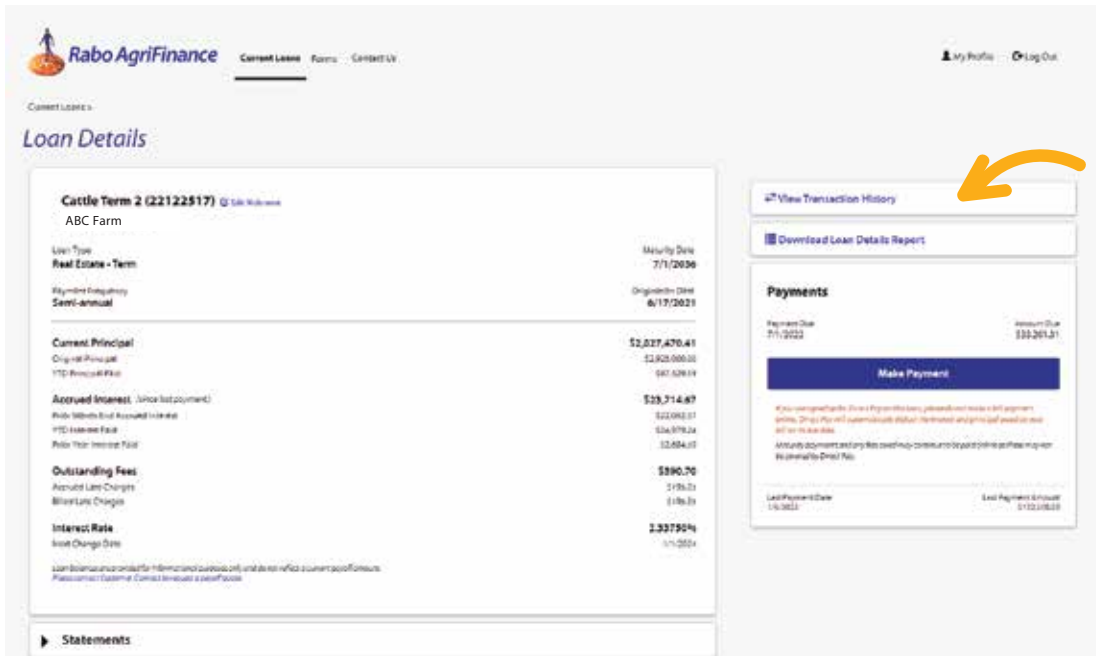
Click here to request funds

Click here to view statements

Users have the option of creating nicknames for their obligation(s) within the site to allow for easier loan/line recognition.

Transactions

Transactions



Cattle Term 2 (22122517) [Go to My Loans](#)
ABC Farm

Loan Type: Real Estate - Term Maturity Date: 7/1/2036
Payment Frequency: Semi-annual Origination Date: 6/17/2021

Current Principal **\$2,027,470.41**
Original Principal: \$2,025,000.00
YTD Principal Paid: \$47,629.59

Accrued Interest (Since last payment) **\$29,714.47**
Pre-Settlement Accrued Interest: \$22,082.87
YTD Interest Paid: \$26,979.24
Prior Year Interest Paid: \$2,684.47

Outstanding Fees **\$890.70**
Accrued Late Charges: \$195.32
Blended Late Charges: \$189.39

Interest Rate **2.33750%**
Last Change Date: 1/1/2021

View Transaction History **Download Loan Details Report**

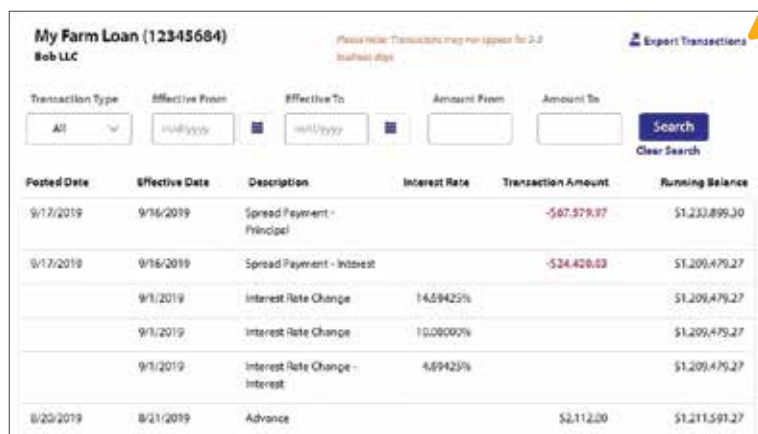
Payments
Payment Due: 7/1/2022 Amount Due: \$32,261.31
Make Payment

*You can get the Rabo AgriFinance loan statement made with payment dates. Once you've submitted the statement and principal paid to me, I'll be in touch.
Amounts shown are only for informational purposes and do not constitute an offer or recommendation to sell any product.

Last Payment Date: 1/6/2021 Last Payment Amount: \$122,218.89

▶ **Statements**

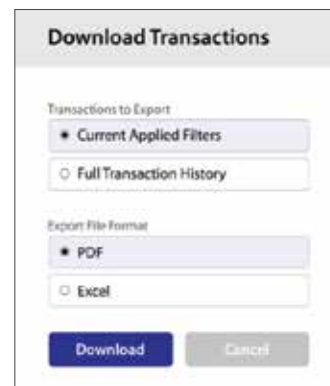
Transaction history



My Farm Loan (12345684) Please Note: Transactions may not appear for 2-3 business days **Export Transactions**

Transaction Type: All Effective From: mm/yyyy Effective To: mm/yyyy Amount From: Amount To: **Search** **Clear Search**

Posted Date	Effective Date	Description	Interest Rate	Transaction Amount	Running Balance
9/17/2019	9/16/2019	Spread Payment - Principal		-567,579.97	\$1,233,895.30
9/17/2019	9/16/2019	Spread Payment - Interest		-524,426.03	\$1,209,479.27
	9/1/2019	Interest Rate Change	14.69425%		\$1,209,479.27
	9/1/2019	Interest Rate Change	10.00000%		\$1,209,479.27
	9/1/2019	Interest Rate Change - Interest	4.69425%		\$1,209,479.27
8/20/2019	8/21/2019	Advance		\$2,112.00	\$1,211,591.27



Download Transactions

Transactions to Export:
 Current Applied Filters
 Full Transaction History

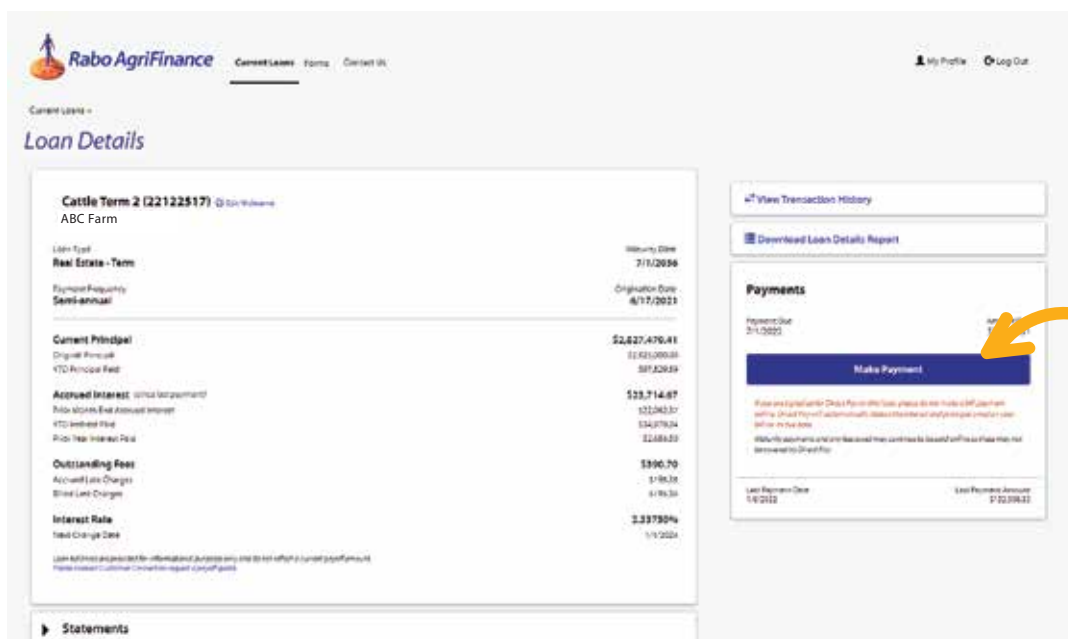
Export File Format:
 PDF
 Excel

Download **Cancel**

Users can export their transaction history to a PDF or Excel file.

Payments

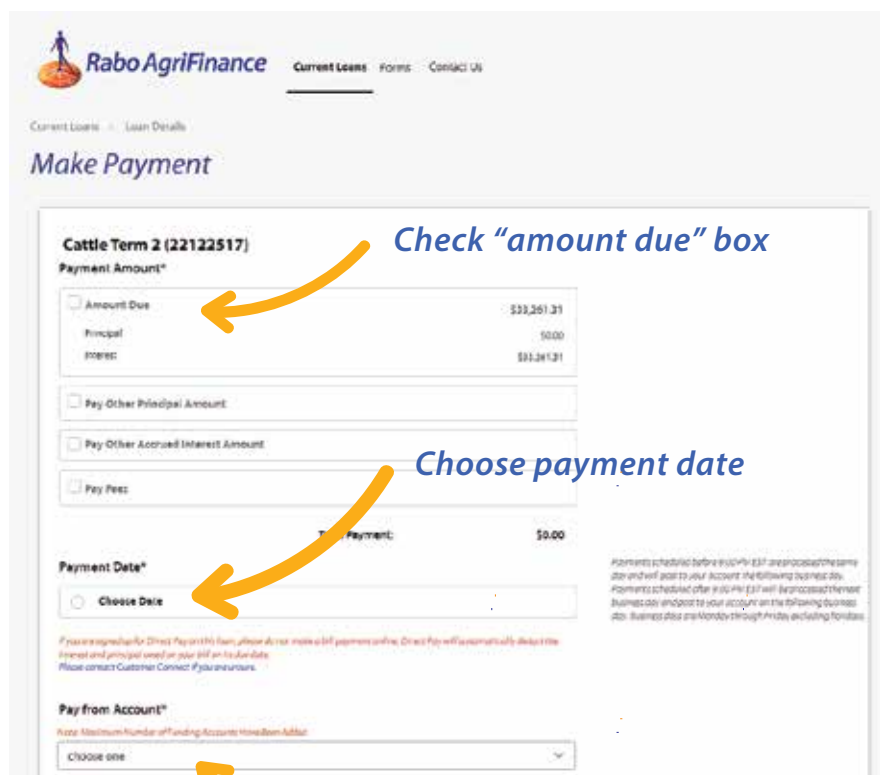
Payments



Users are able to complete payments without being taken to an external site, allowing for a quick and easy payment experience.

Click here to make a payment

1. Paying bill when due



Check "amount due" box

Choose payment date

Select account to pay from

2. Review payment message



3. Payment confirmation message



Payments can be scheduled up to 90 days in advance.

Payments

Users have the ability to pay fees, additional principal, and additional accrued interest from the site.

Paying when no bill is due

Payment Amount*

Pay Other Principal Amount

Pay Other Accrued Interest Amount

Pay Fees

Total Payment: \$100.00

Payment Date*

Choose Date

Pay from Account*

choose one

[Continue](#) [Cancel](#)

Paying past due bill

Payment Amount*

<input checked="" type="checkbox"/> Amount Due	\$57,309.65
Principal	\$536,193.8
Interest	\$3,690.37

Pay Other Principal Amount

Pay Other Accrued Interest Amount

Pay Fees

Total Payment: \$57,309.65

Payment Date*

Choose Date \$/11/2022

PAST DUE DATE. FEES MAY OCCUR.

If your payment is past due, then your payment will be applied first to any interest and principal that is due. Late charge or default interest may be applicable per the terms of your note, and will be billed to you separately.

If you are signed up for Direct Pay on this loan, please do not make a bill payment online. Direct Pay will automatically deduct the interest and principal owed on your bill on its due date. Please contact Customer Connect if you are unsure.

Add bank account

Pay from Account*

Add New Bank Account

Account Holder Name* (as appears on check)

Routing Number*


Account Number*

Account*

Account Type*

Nickname*

[Save](#) [Cancel](#)



Bank accounts will be securely stored for ease of making payments.

Edit existing bank account

Pay from Account*

J Smith (**2323) [Edit Account](#)

Account Holder Name* (as appears on check)

John Smith

Routing Number*

07500022

Account Number*

322323

Account*

checking


Account Type*

personal

Nickname*

J Smith

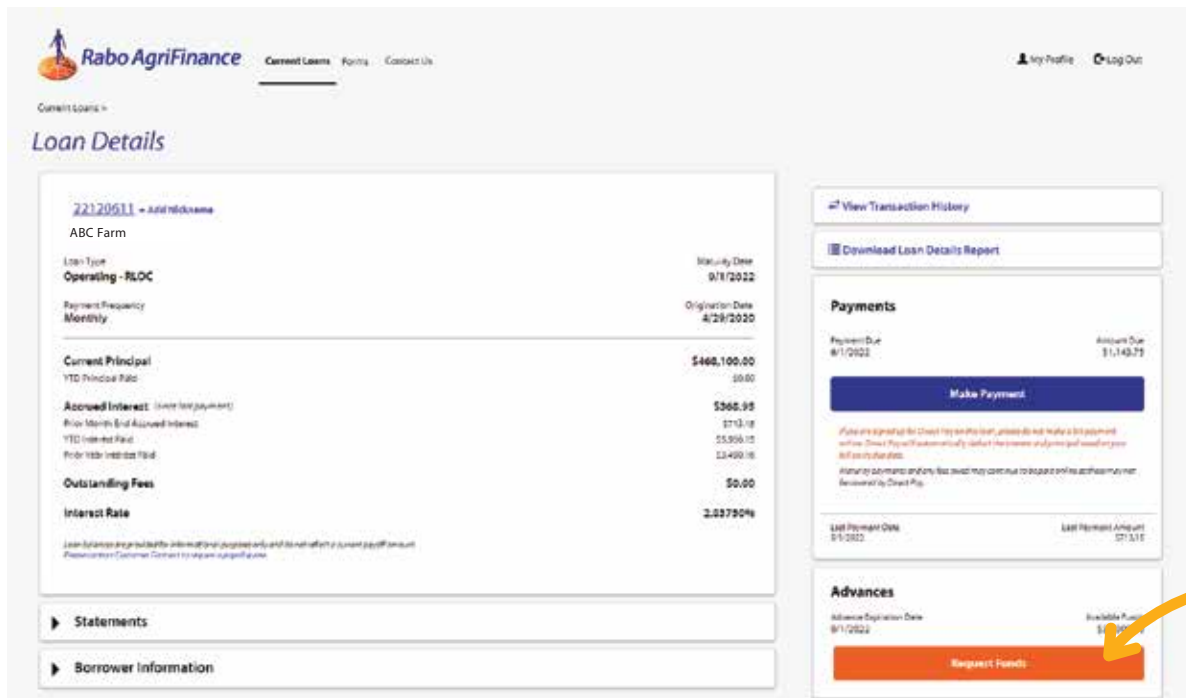
[Save](#) [Cancel](#) [Remove Account](#)



Click here

Advances

Advances



Loan Details

22120611 - John Doe's name
ABC Farm

Loan Type: **Operating - RLOC** Maturity Date: 9/1/2022
Payment Frequency: **Monthly** Origination Date: 4/28/2020

Current Principal \$460,100.00
YTD Principal Paid: \$0.00

Accrued Interest (view loan payment) \$365.95
Prior Month End Accrued Interest: \$113.18
YTD Interest Paid: \$5,306.15
Prior Year Interest Paid: \$3,490.18

Outstanding Fees \$0.00
Interest Rate 2.03750%

Loan balance reported based on internal bank processes and will be subject to current pay-off amount. Please contact Customer Contact to request a pay-off quote.

▶ Statements
▶ Borrower Information

View Transaction History
Download Loan Details Report

Payments

Payment Due: 8/1/2022 Amount Due: \$1,149.75
Make Payment

If you are scheduled for direct deposit on this loan, proceeds will make a 1st payment on this Direct Payroll automatically. Select the process and principal needed per bill each pay date.
Minimum advances and any fee owed may continue to appear on this account may not be recovered by Direct Pay.

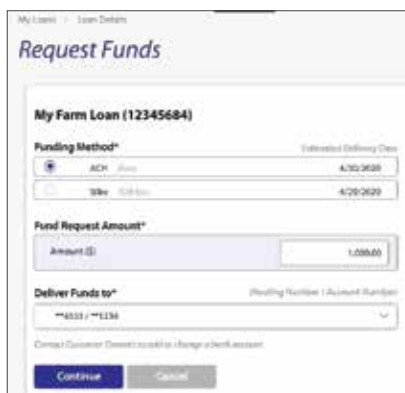
LAST Payment Date: 8/1/2022 LAST Payment Amount: \$713.15

Advances

Advance Expiration Date: 8/1/2022 Available Funds: \$1,000.00
Request Funds

Click here to request funds

1. Request funds



My Loans / Loan Details

Request Funds

My Farm Loan (12345684)

Funding Method* Estimated Delivery Date

ACH ACH 8/1/2022
Wire Wire 8/28/2022

Fund Request Amount*

Amount (\$)

Deliver Funds to* (Billing Number / Account Number)

ACH ACH ****1234

Contact Customer Contact to confirm change of bank account.

Continue **Cancel**

2. Review request



Review and Request Funds

Total Requested: \$1,000.00 Total to Receive: \$1,000.00
Delivery Method: ACH Estimated Delivery Date: 8/28/2022
Pay To Account: ****1234

Request Funds **Cancel**

3. Review confirmation message



Loan Details

Funds Request Submitted Successfully!
Your funding request of \$1,000.00 has been submitted. Your request will be reviewed by Rabo AgriFinance and when your bank account has not changed within the last 30 days, the estimated delivery date of funds to your bank account is 8/11/2022. A confirmation email has been sent to john.doe@gmail.com.

Swap Payments

If a user has a swap payment account(s), users can make swap payments through the request funds page.

(22120611)

Funding Method* Estimated Delivery Date

<input type="radio"/> ACH (Free)	5/12/2022
<input type="radio"/> Wire (\$28 fee)	5/11/2022
<input checked="" type="radio"/> Swap Payment - ACH (Free)	5/12/2022
<input type="radio"/> Swap Payment - Wire (\$28 fee)	5/11/2022

Fund Request Amount*

Amount (\$):

Deliver Funds to* (Routing number / Account Number)

Swap Pmts ****99999

Contact Customer Contact to add or change a bank account

Please note: Automated Clearing House (ACH) transfers cannot be used for same day requests. Rabo AgriFinance does not charge a fee to process ACH transfers. ACH requests submitted before 3:00 EST are processed overnight and are deposited on the morning the next business day. ACH requests made after 3:00 EST will process in two business days. Business days are Monday through Friday, excluding holidays. All funding requests will be reviewed by Rabo AgriFinance for approval prior to funds being sent.

Choose ACH or wire transfer to make swap payment

Choose where to deliver funds to

There is a \$28 fee for wire transfers. ACH payments cannot be used for same day requests.

Review and Request Funds

Total Requested	Total to Receive
\$900.00	\$900.00
Delivery Method	Estimated Delivery Date
Swap Payment - ACH	5/12/2022
Pay To Account	
Swap Pmts ****99999	

Review swap payment and click request funds

Loan Details

FUND REQUEST SUBMITTED SUCCESSFULLY

Your funding request of \$900.00 has been submitted. Your request will be reviewed by Rabo AgriFinance to validate your bank account has not changed within the last 30 days. The estimated delivery date of funds to your bank account is 05/12/2022. A confirmation email has been sent to f.l.szerutacey@gmail.com and AFSTEAM@RABOAG.COM.

Fund request confirmation