

# ***RaboAgConnect.com***

## User Guide

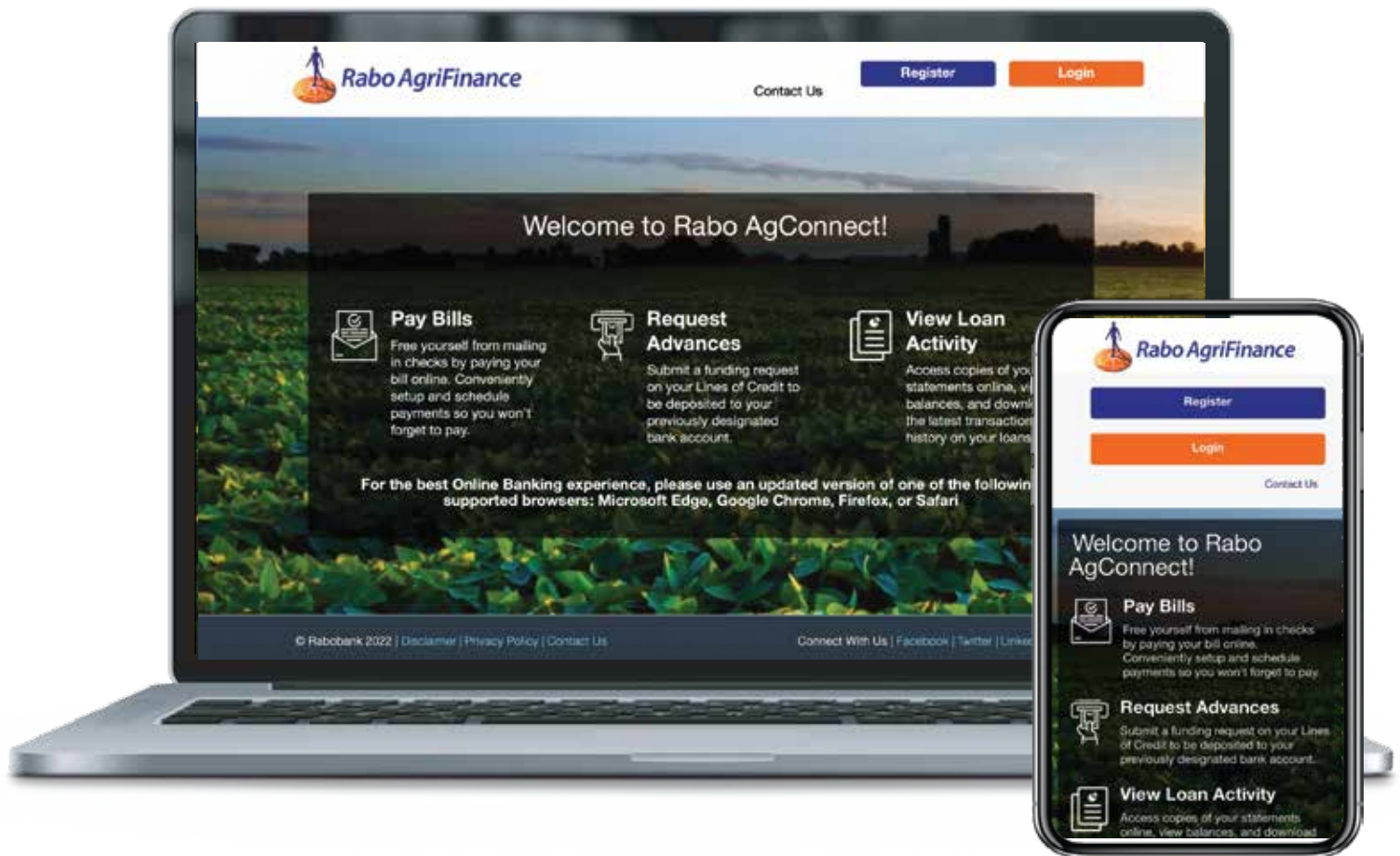


***Rabo AgriFinance***

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# Welcome to RaboAgConnect.com

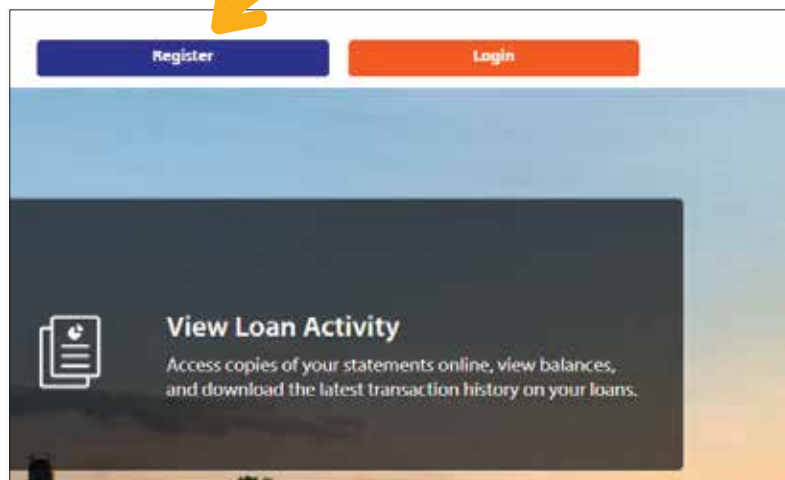


If you have questions or issues contact **Customer Connect**.  
Toll free: 855-722-7766  
Fax: 877-655-9512

# 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

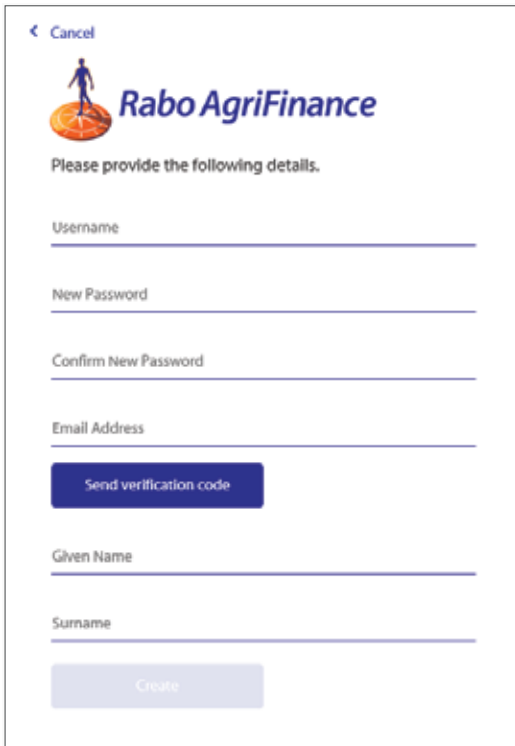
Register loan account

**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



< Cancel

 **Rabo AgriFinance**

Please provide the following details.

Username

New Password

Confirm New Password

Email Address

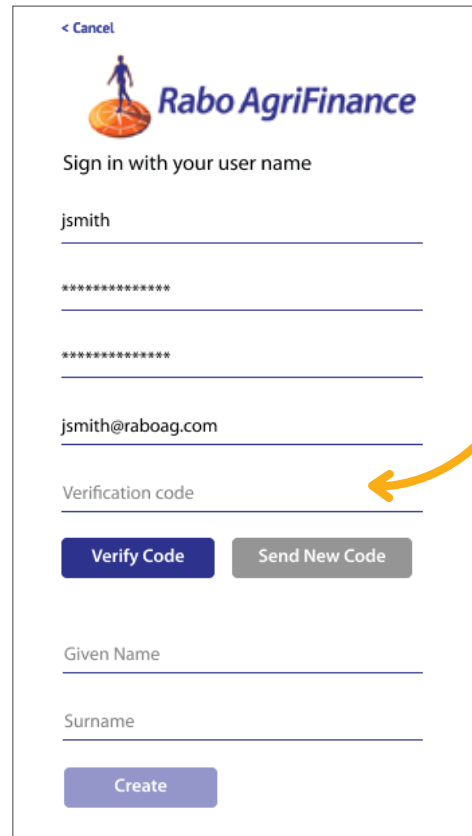
Given Name

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



< Cancel

 **Rabo AgriFinance**

Sign in with your user name

jsmith

\*\*\*\*\*

\*\*\*\*\*

jsmith@raboag.com

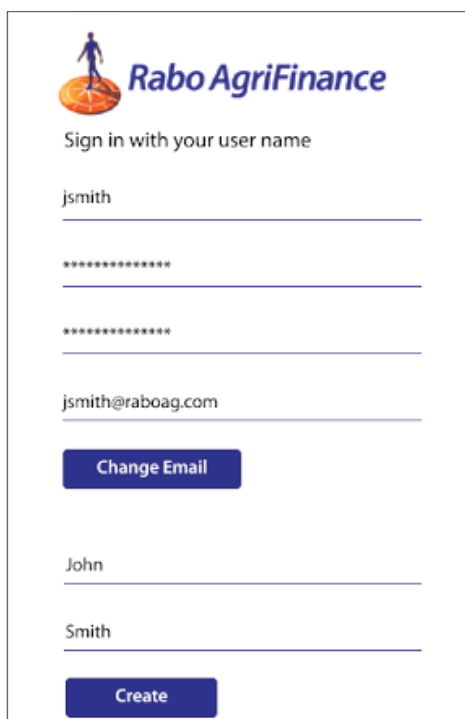
Verification code


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



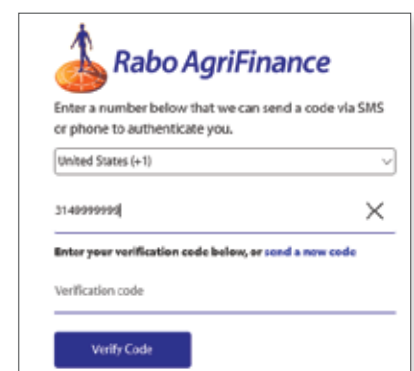
 **Rabo AgriFinance**


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.

3149999999

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 Account(s), regarding use of this website, whether located at the current 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 Relationship 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.

Continue

Decline

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 22122517

\$45,110.00

7/1/2022

Make Payment

Loan 22120041

\$0.00

Make Payment

ABC Farm

Loan 22120017

\$468,100.00

8/1/2022

Make Payment

Loan 22120261

\$3,500,000.00

8/1/2022

Make Payment

Don't see your loan listed?

Activate a Loan for Online Access

Download Current Loans Report

Contact Us

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

customerconnect@rabofarm.com

(855) 722-5796

Hours of Operation

Tues - 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



**Rabo AgriFinance**

Sign in with your user name

Username

Password

☐ Keep me signed in

[Forgot your username or password?](#)

[Don't have an account? Sign up now](#)

*Click Here*

## 2. Confirm username



**Rabo AgriFinance**

Please provide the following details to reset password.

Username

[Forgot your username?](#)

## 3. Validate phone number



**Rabo AgriFinance**

We have the following number on record for you. We can send a code via SMS or phone to authenticate you.

XXX-XXX-3405

## 4. Phone number confirmed



**Rabo AgriFinance**

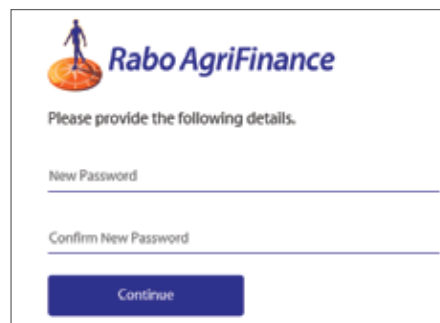
We have the following number on record for you. We can send a code via SMS or phone to authenticate you.

XXX-XXX-3405

Enter your verification code below, or [send a new code](#)

*Type code from verification text here*

## 5. Create new password



**Rabo AgriFinance**

Please provide the following details.

New Password

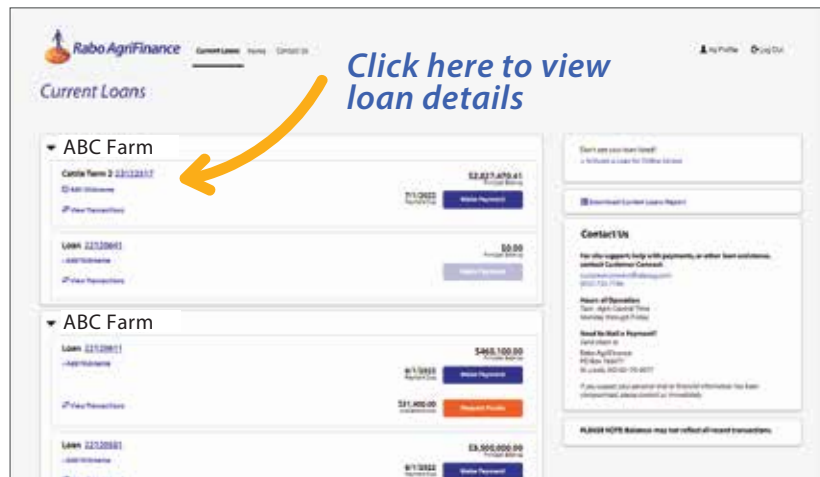
Confirm New Password

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

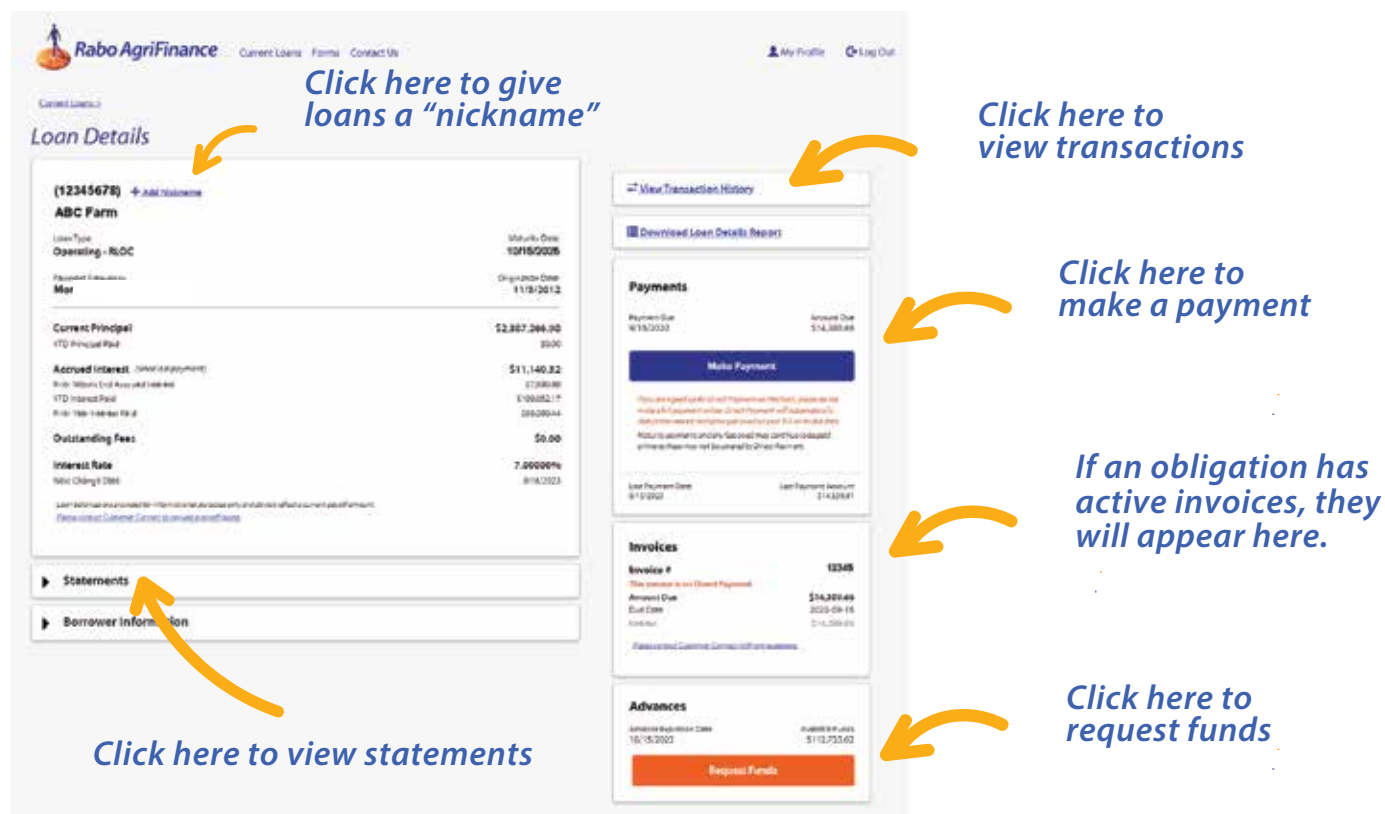
- a lowercase letter
- an uppercase letter
- a number
- a symbol

# Current Loans

## Current Loans



## Loan Details



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



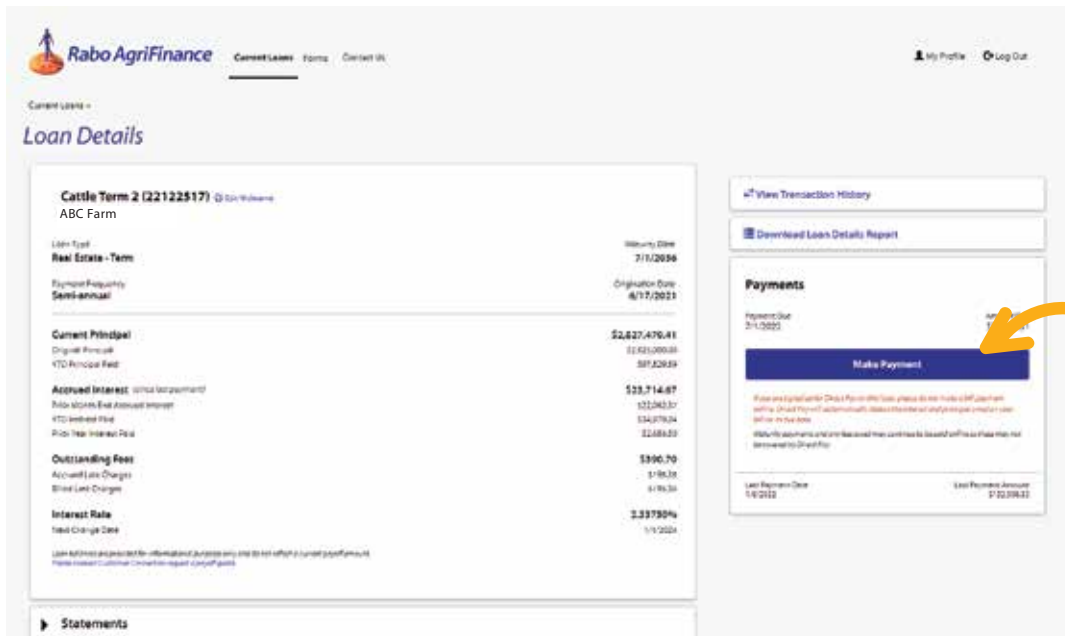
[Click here to view & download transactions](#)

[Click here to export transactions](#)

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

# Payments

## Payments



**Loan Details**

**Cattle Term 2 (22122517)** ABC Farm

Loan Type: **Real Estate - Term** Maturity Date: 7/1/2036

Payment Frequency: **Semi-annual** Origination Date: 6/17/2021

**Current Principal** \$2,827,476.41

Original Principal: \$2,825,000.00

KTD Principal Paid: \$2,628.59

**Accrued Interest** \$33,714.87

Auto-Mortgage Accrued Interest: \$21,043.37

KTD Accrued Interest: \$34,979.24

Auto-Mortgage Interest Paid: \$2,688.53

**Outstanding Fees** \$396.70

Accrued Late Charges: \$196.38

Other Late Charges: \$196.38

**Interest Rate** 3.33750%

Fixed Charge Date: 1/1/2024

**Payments**

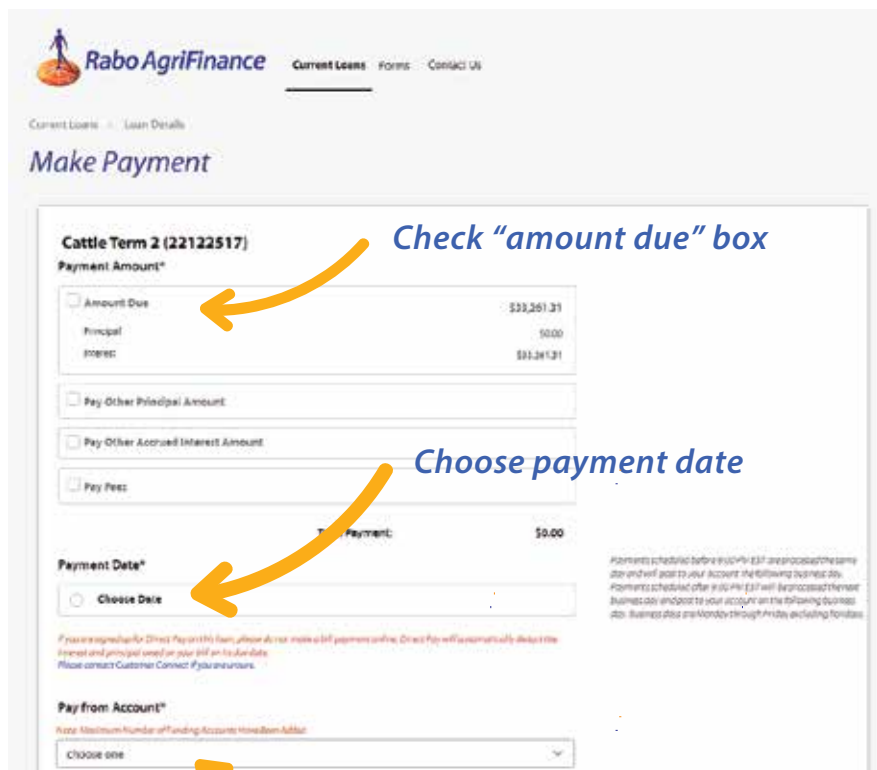
Payment Due: 3/1/2023

**Make Payment**

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



**Make Payment**

**Cattle Term 2 (22122517)**

**Payment Amount\***

☒ Amount Due: \$33,361.31

☐ Principal: \$0.00

☐ Interest: \$33,361.31

☐ Pay Other Principal Amount:

☐ Pay Other Accrued Interest Amount:

☐ Pay Fees:

**Payment Date\***

☐ Choose Date

**Pay from Account\***

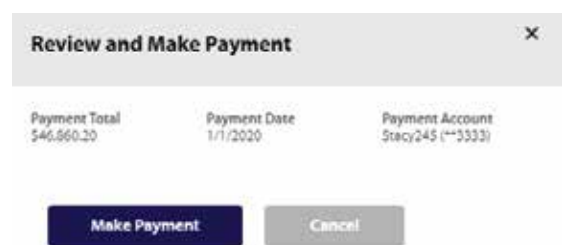
Choose one

*Check "amount due" box*

*Choose payment date*

*Select account to pay from*

### 2. Review payment message



**Review and Make Payment**

Payment Total: \$46,860.30

Payment Date: 1/1/2020

Payment Account: Stacy245 (\*\*3333)

**Make Payment** **Cancel**

### 3. Payment confirmation message

**Loan Details**

**PAYMENT SENT SUCCESSFULLY**

Thank you for your payment. A confirmation email has been sent to LOAN25@GMAIL.COM.

Total Payment Amount: \$46,860.30

Payment Date: 3/20/2020

Confirmation Number: 09VM553Q83

# 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\***

☒ 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 5/11/2022

5/11/2022

**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 charges 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 direct 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\*

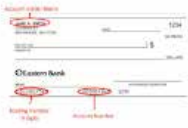
choose one

Account Type\*

choose one

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

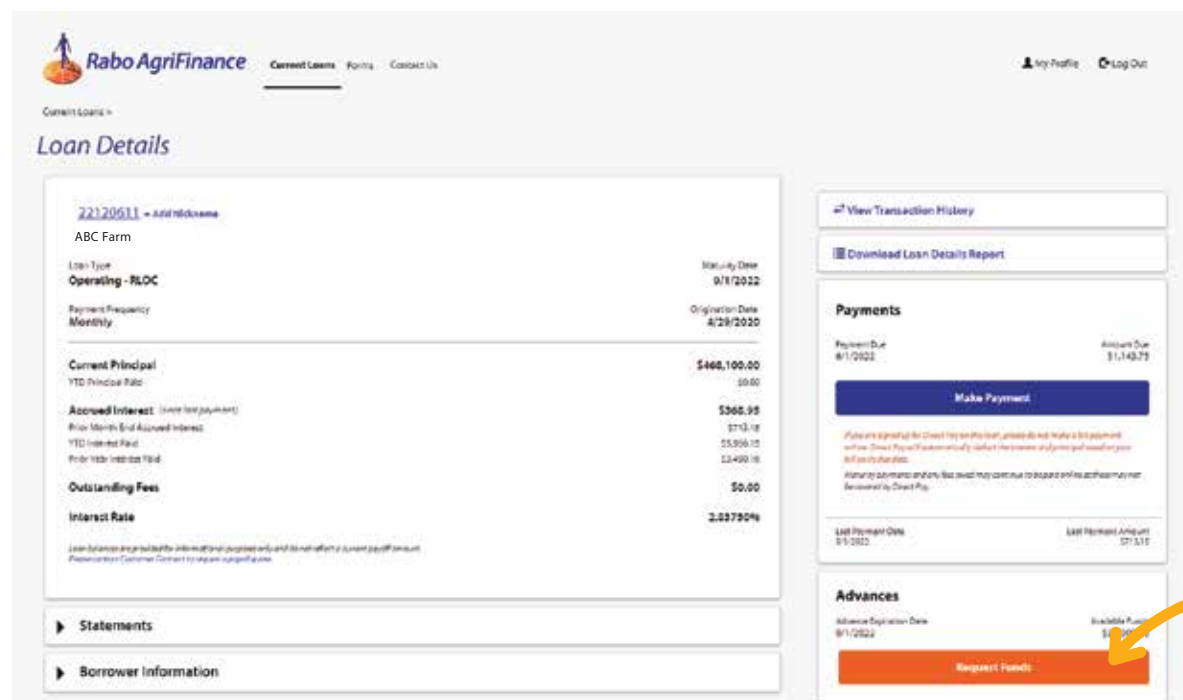
[Save](#) [Cancel](#) [Remove Account](#)



*Click here*

# Advances

## Advances



**Loan Details**

22120611 → Add nickname  
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 (since last payment)	\$365.95
Prior Month End Accrued Interest	\$713.18
YTD Interest Paid	\$5,306.15
Prior YTD Interest Paid	\$3,490.16
Outstanding Fees	\$0.00
Interest Rate	2.03750%

Loan balances are provided for informational purposes only and do not reflect a current payoff amount. Please contact Customer Service to request a payoff quote.

Statements

Borrower Information

View Transaction History

Download Loan Details Report

**Payments**

Payment Due: 8/1/2022  
Amount Due: \$1,149.79

Make Payment

If you are signed up for Direct Debit on this loan, payments will make a first payment on the due date. If you are not signed up for Direct Debit, the amount will be due on the due date. If you are not signed up for Direct Debit, the amount will be due on the due date. If you are not signed up for Direct Debit, the amount will be due on the due date.

Loan Payment Date: 8/1/2022  
Loan Payment Amount: \$713.18

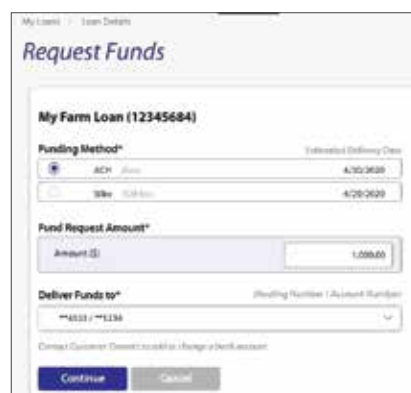
**Advances**

Advance Expiration Date: 9/1/2022  
Available Amount: \$1,000.00

Request Funds

Click here to request funds

### 1. Request funds



**Request Funds**

My Farm Loan (12345684)

Funding Method\*  
ACH (selected)  
Wire

Estimated Delivery Date: 8/28/2020

Fund Request Amount\*  
Amount (\$): 1,000.00

Deliver Funds to\*  
Routing Number (Account Number)  
\*\*\*\*1234

Contact Customer Service to add or change a 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 8/28/2020

Pay To Account  
\*\*\*\*1234

Request Funds Cancel

### 3. Review confirmation message



**Loan Details**

Fund Request: SUBMITTED SUCCESSFULLY

Your funding request of \$1,000.00 has been submitted. Your request will be reviewed by Rabo AgriFinance to validate your bank account. Funds will be delivered to your bank account by 8/28/2020. 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

☐ ACH (Free) 5/12/2022

☐ Wire (\$25 fee) 5/11/2022

☒ Swap Payment - ACH (Free) 5/12/2022

☐ Swap Payment - Wire (\$25 fee) 5/11/2022

**Fund Request Amount\***

Amount (\$): 900.00

**Deliver Funds to\*** (Routing number / Account to transfer)

Swap Pmts \*\*\*\*9999

[Contact Customer Support to add or change a bank account](#)

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

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 7PM EST are processed overnight and are deposited on the morning that next business day. ACH requests made after 7PM EST will process into 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*

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

*Choose where to deliver funds to*

**Review and Request Funds**

Total Requested: \$900.00

Total to Receive: \$900.00

Delivery Method: Swap Payment - ACH

Estimated Delivery Date: 5/12/2022

Pay To Account: Swap Pmts \*\*\*\*9999

[Request Funds](#) [Cancel](#)

*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.f.assutacey@gmail.com and AFSTEAM@RABOAG.COM.

*Fund request confirmation*