



Rabo AgriFinance

RaboAgConnect.com

USER GUIDE

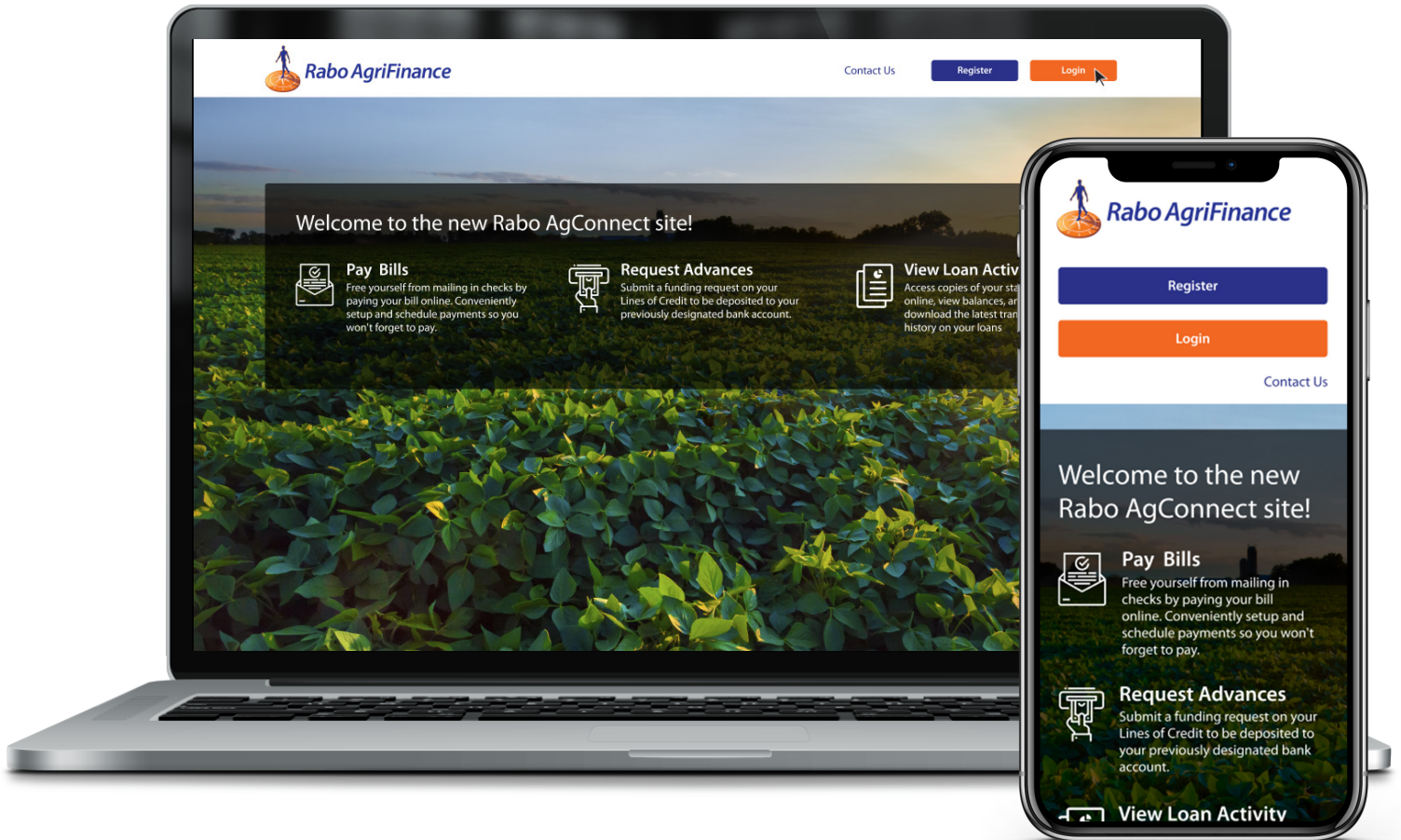


<i>Page</i>	<i>Topic</i>
3	Welcome
4	Registration
7	Forgot Password
8	My Loans
9	Transactions
10	Payments <ul style="list-style-type: none">• Paying when bill is due• Paying when no bill is due• Paying when bill is past due• Add/edit payment bank accounts
12	Advances

Welcome to the new RaboAgConnect.com



RaboAgConnect.com has a new look! It's also compatible with smart phones and tablets.



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

Toll free: 855-722-7766

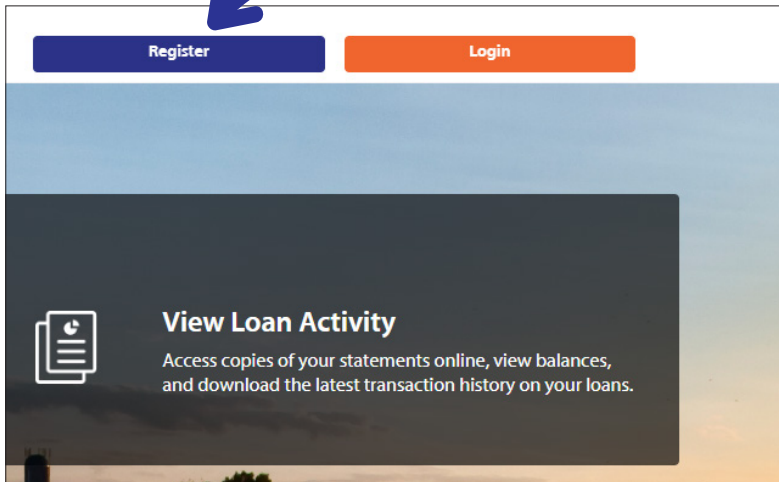
Email: CustomerConnect@RaboAg.com

Fax: 877-655-9512



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

Sign in with your user name

Username

Password

Keep me signed in [Forgot your username or password?](#)

Sign in

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

Are you an Employee?

Sign in

Only authorized use of this site is permitted. Unauthorized access may result in legal or disciplinary action.

Register loan account

To complete registration, enter the below information as it appears on your loan documents.

Loan Obligation Number **FIND THIS ON YOUR LOAN DOCUMENTS AND STATEMENTS**

Postal Code

Last four digits of Social Security Number

Register


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

You must be an approved authorized user on Loan Obligation entered above in order to access this site. If you are having difficulty registering, please contact Customer Connect at customerconnect@raboag.com or (855) 722-7766.



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



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 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.

[Continue](#) [Decline](#)

**CHECK BOX AND
CLICK "CONTINUE"**

My Loans - home page



My Loans Send File Forms Contact Us [My Profile](#) [Log Out](#)

My Loans

Past Due
My Farm Loan (12345684) [Pay Now](#)

Past Due
ABC Farm Loan (12345688) [Pay Now](#)

Bob LLC

My Farm Loan 12345684 **\$583,249.38**
Principal Balance

[Edit Nickname](#) **1/1/2020** [Make Payment](#)
Payment Past Due

[View Transactions](#) **\$12,000.00** [Request Funds](#)
Available Funds

Loan 12345674 **\$583,249.38**
Principal Balance

[Add Nickname](#) **10/1/2020** [Make Payment](#)
Payment Due

[View Transactions](#) **\$800.00** [Request Funds](#)
Available Funds

Don't see your loan listed?
+ Activate a Loan for Online Access

Contact Us

For site support, help with payments, or other loan assistance, contact Customer Connect.
customerconnect@raboag.com
(855) 722-7766

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

Need to Mail a Payment?
Send check to
Rabo AgriFinance
PO Box 790077
St. Louis, MO 63179-0077



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



My Loans

CLICK HERE TO VIEW LOAN DETAILS

Past Due
My Farm Loan (12345684) [Pay Now](#)

Past Due
ABC Farm Loan (12345688) [Pay Now](#)

▼ Bob LLC

My Farm Loan 12345684 [Edit Nickname](#) **\$583,249.38**
Principal Balance

[View Transactions](#) **\$12,000.00** [Request Funds](#)
Available Funds

1/1/2020 [Make Payment](#)
Payment Due

Loan 12345674 [Add Nickname](#) **\$583,249.38**
Principal Balance

[View Transactions](#) **\$800.00** [Request Funds](#)
Available Funds

10/1/2020 [Make Payment](#)
Payment Due

Don't see your loan listed?
+ Activate a Loan for Online Access

Contact Us

For site support, help with payments, or other loan assistance, contact Customer Connect.
customerconnect@raboag.com
(855) 722-7766

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

Need to Mail a Payment?
Send check to:
Rabo AgriFinance
PO Box 790077
St. Louis, MO 63179-0077

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

My Loans >
Loan Details

My Farm Loan (12345684) [Edit Nickname](#)
Bob LLC

Loan Type: **Operating - ReLOC** Maturity Date: **9/1/2019**

Payment Frequency: **Annually** Origination Date:

Current Principal	\$583,249.38
YTD Principal Paid	\$587,086.62
Accrued Interest (since last payment)	\$1,379.14
Prior Month End Accrued Interest	\$2,336.50
YTD Interest Paid	\$40,940.31
Prior Year Interest Paid	\$11,467.93
Outstanding Fees	\$3,853.00
Billed Late Charges	\$1,598.00
Other Fees	\$2,255.00
Interest Rate	

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

[View Transaction History](#)

Payments

Past Due: 1/1/2020

Payment Due	Amount Due
1/1/2020	\$62,440.00

[Make Payment](#)

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.

Maturity payments and any fees owed may continue to be paid online as these may not be covered by Direct Pay.

Last Payment Date	Last Payment Amount
4/12/2018	\$287,979.35

Advances

Advance Expiration Date	Available Funds
11/27/2019	\$12,000.00

[Request Funds](#)

Statements

Down Payment Information

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



Transactions

My Farm Loan (12345684) Bob LLC

Loan Type: Operating - ReLOC | Maturity Date: 9/1/2019

Payment Frequency: Annually | Origination Date: [blank]

Current Principal: \$583,249.38
YTD Principal Paid: \$587,086.42

Accrued Interest (since last payment): \$1,379.14
Prior Month End Accrued Interest: \$2,336.50
YTD Interest Paid: \$40,940.31
Prior Year Interest Paid: \$11,467.93

Outstanding Fees: \$3,853.00
Billed Late Charges: \$1,598.00
Other Fees: \$2,255.00

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

[View Transaction History](#)

CLICK HERE TO VIEW & DOWNLOAD TRANSACTIONS

Transaction history

My Farm Loan (12345684) Bob LLC

Please Note: Transactions may not appear for 2-3 business days

[Export Transactions](#)

Transaction Type: All | Effective From: m/d/yyyy | Effective To: m/d/yyyy | Amount From: [blank] | Amount To: [blank] | [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	\$1,233,899.30
9/17/2019	9/16/2019	Spread Payment - Interest		-524,420.03	\$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

CLICK HERE TO EXPORT TRANSACTIONS

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 an Excel file.



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

Payment Amount*

Amount Due \$780.20

Principal \$522.00
Interest \$258.20

Pay Fees
Due: \$46,080.00

Pay Additional Principal
Current Principal Balance: \$2,014.20

Pay Additional Accrued Interest
Current Accrued Interest: \$198.58

Total Payment: 50.00

Payment Date*

Due Date 1/1/2020

Choose Date

Pay from Account*

choose one

CHECK "DUE DATE" BOX

Payments can be scheduled up to 90 days in advance.

SELECT ACCOUNT TO PAY FROM

2. Review payment message

Review and Make Payment

Payment Total	Payment Date	Payment Account
\$46,860.20	1/1/2020	Stacy245 (**3333)

3. Payment confirmation message

Loan Details

PAYMENT SENT SUCCESSFULLY
Thank you for your payment. A confirmation email has been sent to LOAN2@GMAIL.COM.

Total Payment Amount: \$46,860.20
Payment Date: 3/20/2020
Confirmation Number: O9VM555Q8X



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 Fees
Due: \$458.00

Pay Additional Principal

Current Principal Balance: \$253.00

Pay Additional Accrued Interest
Current Accrued Interest: \$895.36

Total Payment: \$100.00

Paying past due bill

Payment Amount*

<input type="checkbox"/> Amount Due	\$62,440.00
Principal	\$45,996.00
Interest	\$12,589.00

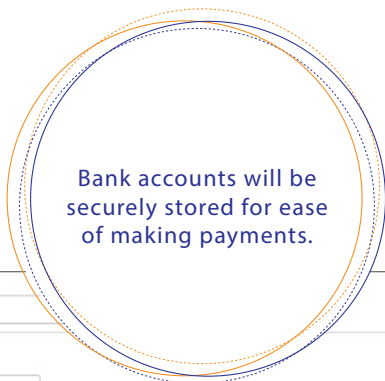
Pay Fees
Due: \$3,853.00

Pay Additional Principal
Current Principal Balance: \$537,251.38

Total Payment: \$0.00

Payment Date*

Choose Date
PAST DUE DATE. FEES MAY OCCUR.



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

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**

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

My Loans Send File Forms Contact Us
My Profile Log Out

My Loans >

Loan Details

My Farm Loan (12345684) [Edit Nickname](#)
Bob LLC

Loan Type	Maturity Date
Operating - ReLOC	9/1/2019
Payment Frequency	Origination Date
Annually	

Current Principal **\$583,249.38**
YTD Principal Paid \$587,086.62

Accrued Interest (since last payment) **\$1,379.14**
Prior Month End Accrued Interest \$2,336.50
YTD Interest Paid \$40,940.31
Prior Year Interest Paid \$11,467.93

Outstanding Fees **\$3,853.00**
Billed Late Charges \$1,598.00
Other Fees \$2,255.00

Interest Rate

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

[View Transaction History](#)

Payments

▲ Past Due: 1/1/2020

Payment Due	Amount Due
1/1/2020	\$62,440.00

Make Payment

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.

Maturity payments and any fees owed may continue to be paid online as these may not be covered by Direct Pay.

Last Payment Date	Last Payment Amount
4/12/2018	\$287,979.35

▶ **Statements**

▶ **Borrower Information**

Advances

Advance Expiration Date	Available Funds
11/27/2019	\$12,000.00

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 (free) 4/30/2020

Wire (\$28 fee) 4/29/2020

Fund Request Amount*

Amount (\$)

Deliver Funds to* (Routing Number / Account Number)

Contact Customer Connect to add or change a bank account

Continue
Cancel

2. Review request

Review and Request Funds

Total Requested	Total to Receive
\$1,000.00	\$1,000.00
Delivery Method	Estimated Delivery Date
ACH	4/30/2020
Pay To Account	
**4333 / **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 has not changed within the last 30 days. The estimated delivery date of funds to your bank account is 01/11/2020. A confirmation email has been sent to john.doe@gmail.com.

Advances | 12