



FARM CREDIT
OF SOUTHERN COLORADO

We offer a wide variety of features for personal and business banking.

[VISIT AGLENDING.COM/ONLINE-BANKING](http://VISIT.AGLENDING.COM/ONLINE-BANKING)

ONLINE BANKING FEATURES

PERSONAL

BUSINESS

View Transactions & Statements

Export (Quicken, Quickbooks, CSV)

Account Aggregation

Alerts

Messaging

Stop Payment

Financial Management Tools

Mobile Banking

Remote Deposit

Bill Pay

Order Checks

Internal & External Transfers

Advanced Reports

Payroll Processing

ACH

Wire Transfer



PERSONAL BANKING FEATURES

Manage Accounts

View Transactions & Statements

View transactions using a simple search function. Download statements in PDF format for viewing, and also provides images.

View Drafts

View images of paid drafts, front and back.

Exports

Export transactions to Quicken, Quickbooks, CSV or XLS.

Aggregate Accounts

With the use of PFM (Personal Financial Management) you can connect your external checking or savings accounts to see all of your balances at a glance.

Alerts (Email & SMS)

Set various reminder alerts, from Birthday's and Anniversaries to minimum balance and transaction dollar amount alerts. Alert reminders are sent directly to email or text depending on setup.

Stop Payments

Notify the association when a stop payment is needed on a draft or range of drafts.

Order Checks

Order checks online. You will be redirected to the external website of Harland Clarke to complete your order.

Cash Movement

Internal Transfers

Transfers funds internally from one account, loan or Trust/Reserve Fund to another loan or Trust/Reserve Fund account.

External Transfers

Transfer to and/or from an owned External account at other financial institutions..

Loan Payments

Pull funds from and external account or transfer from an internal account to make your loan payments.

Bill Pay

Pay vendors using IPay (Bill Payment Service). OLB will redirect you to the Jack Henry IPay website. Requires enrollment in IPay.

Mobile Banking

Manage Your Account & Transactions

Manage your account and transactions from any device. Select the account you would like to deposit to.

Batch Scanning Deposits

Using an eligible scanner, make deposits directly to your loan account from your home/office.

Remote Deposit

Using a mobile device, smartphone or tablet, make single or multiple item deposits directly to your loan account from anywhere.

Financial Management

Spending

Easily track your spending. Filter accounts for different spending patterns.

Budget

Budgets can be added to help track spending totals by categorizing expenses

Trends

View various trends in graph form by filtering accounts

Cash Flow

See all your income and expense on any given day, including future predictions

Net Worth

See your Net Worth and view all of your Assets and Liabilities at a glance.

Debts

View your debts, Interest Rate, Balance and Maturity at a glance.

Fraud Tools

MFA

Use of online banking requires Multi Factor Authentication until the device being used is registered at login.

Alert On Irregular Behaviors

Q2 Sentinel™ learns, monitors, and models user behavior in real time to determine whether logins, transactions, and other behaviors for each account holder fall outside of those patterns, if so will flag as potential fraud.

BUSINESS BANKING FEATURES

Business Banking

Everything listed in personal banking, plus these features:

Payroll

Business Users with Payroll authority, can import a NACHA file for ease in meeting payroll deadlines.

ACH Collections

Set up templates to pull funds from an outside account to make payments.

Wire Transfer

Set up templates to Pay bills/invoices or fund an outside account by wire transfer

Advanced Reports

Set various reminder alerts, from Birthday's and Anniversaries to minimum balance and transaction dollar amount alerts. Alert reminders are sent directly to email or text depending on setup.

Our business banking platform provides a robust, yet simple, solution for every user and task, no matter how unique or complex.



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Contact us:

719-570-1087
aglending.com