

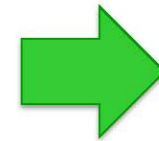
GOLDEN STATE FARM CREDIT'S MOBILE BANKING APP HOW TO GUIDE



FOR AMERICA'S AGRICULTURALIST
800.834.8698 | GoldenStateFarmCredit.com

Accessing the Mobile Banking App

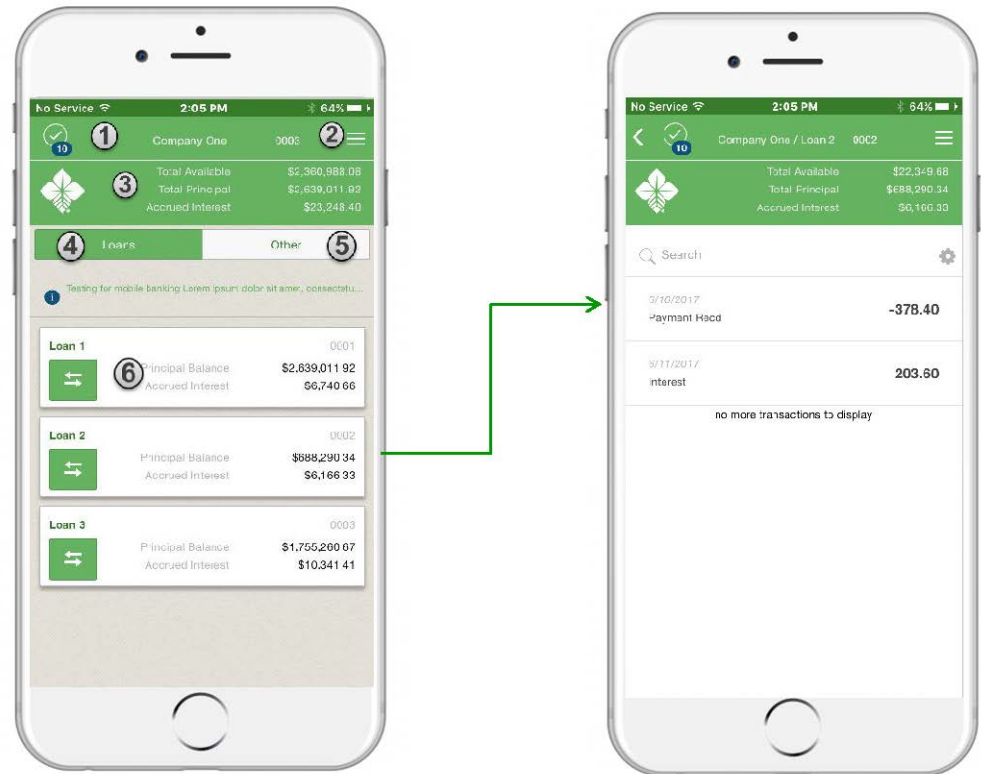
- Download the app from The App Store or Google Play.
- Log into the mobile banking app with your existing online banking credentials.
- You may be prompted to answer one of your security questions upon login
- There is no separate enrollment process for mobile banking.



The Home Page

After logging in, you will land on the home page.

- ① Pending transactions approval count
- ② Menu button shows functionality the customer can perform within the app
- ③ Aggregate of total available, total principal and accrued interest
- ④ Loans tab shows all active loans
- ⑤ Others tab shows all active non-loan accounts
- ⑥ You may click on the loan card for transaction details. You may also click transfer button to be taken directly to transfer page.



App Menu

Commitments

Accounts aggregated at the commitment level

Search

Ability to search for transactions by loan, date range and amount
range 18 months of data is available

Transfers

Ability to initiate ACH In, ACH Out and/or Internal transfers

Messages

View banner messages that are also displayed in online banking

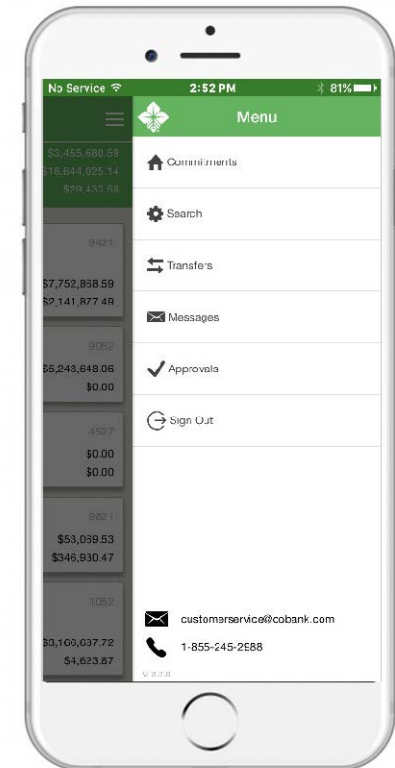
Approvals

Ability to approve ACH, Wire and/or Transfer transactions

Sign Out

Contact Us

Email or phone



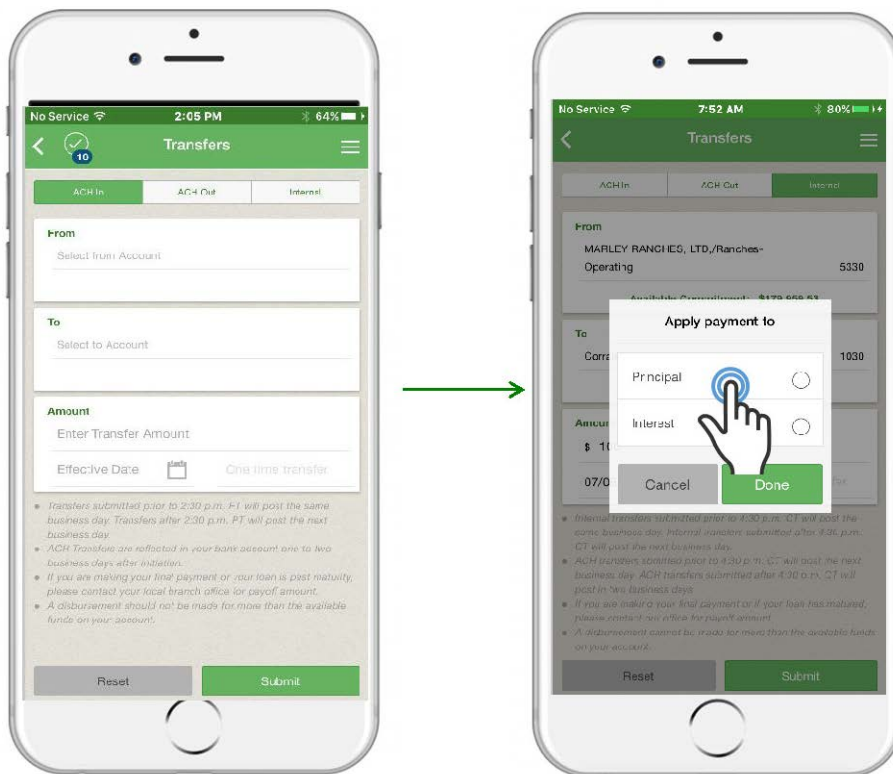
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Transfers

You must accept the ACH Agreement in online banking before initiating an ACH In and/or ACH Out in the mobile banking app. If you have not yet accepted the agreement, an error message will display prompting you to log into online banking to accept the agreement.

- ACH In – Transfer into Farm Credit
- ACH Out – Transfer Out from Farm Credit
- Internal – Add Single Transfer between accounts

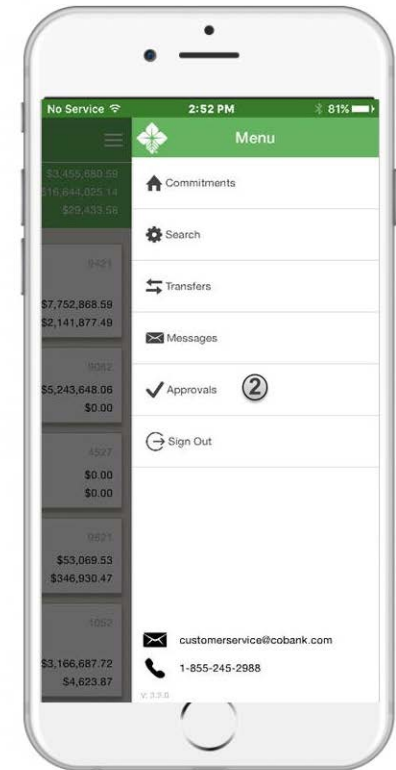
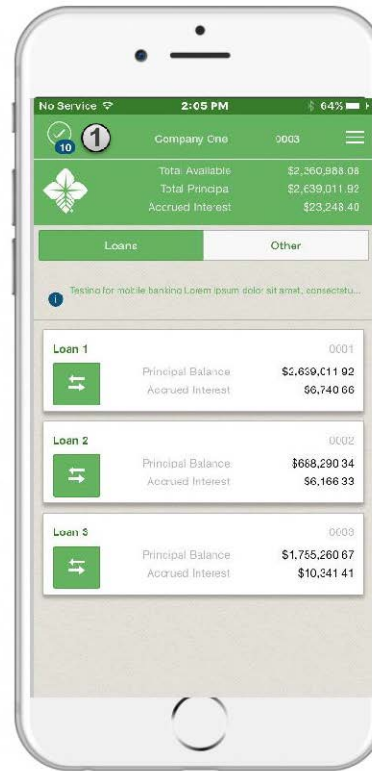
- Select From Account
- Select To Account
- Enter in Transfer Amount
- Enter in Effective Date
 - If there is not a billed amount due, you will be prompted to select how the payment should be applied: Principal or Interest.
 - Amount will be applied per terms of the loan agreement.
 - Same cutoff times apply as in online banking.



***Recurring transfers must be established in online banking**

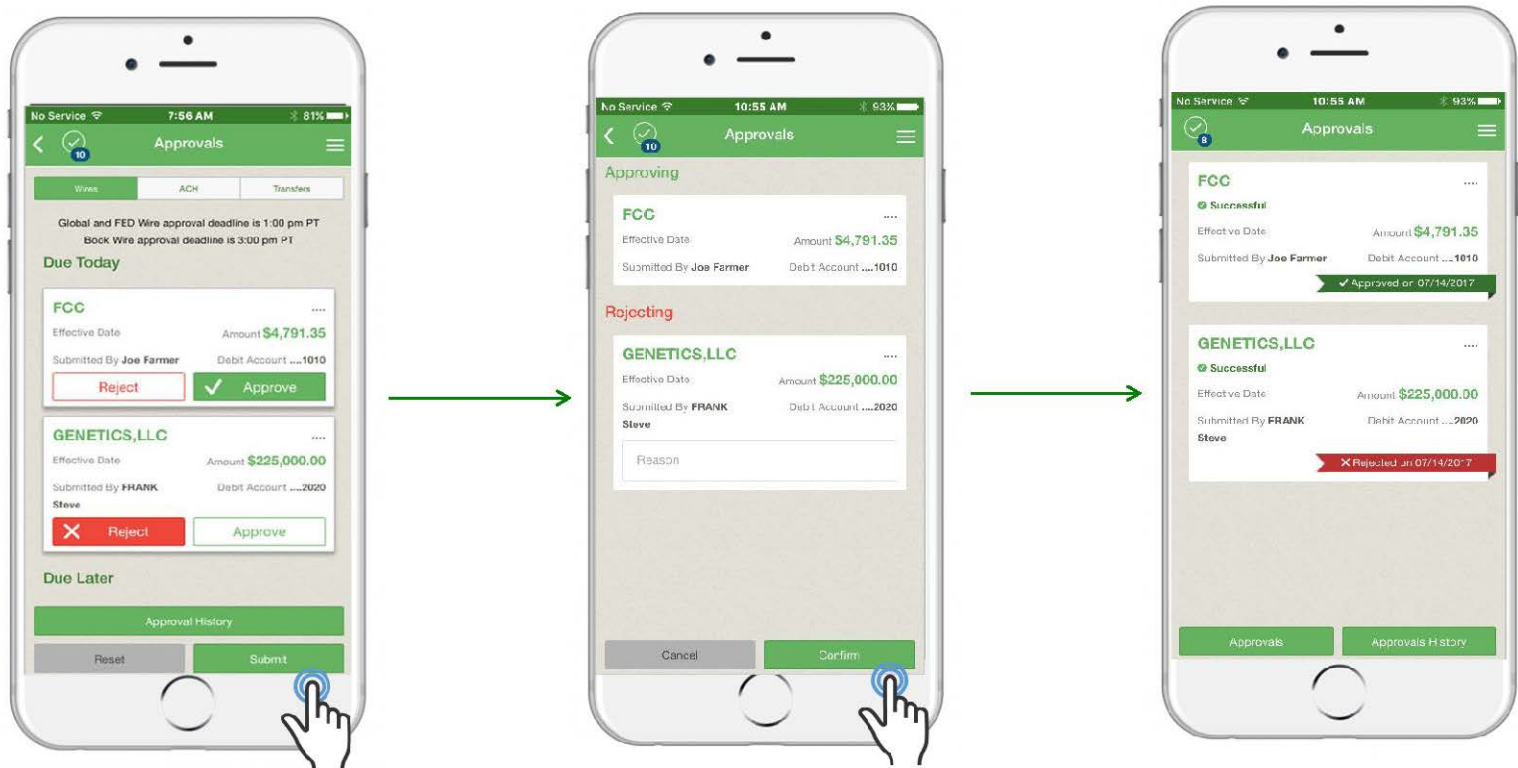
Approving Transactions

- You may access transaction approvals in two ways:
 - 1. Badge count on home page
 - 2. From Approvals on App menu
- Only transactions that the user is entitled to approve will display in the app. If not entitled, those buttons will be grayed out.
- If the user is not entitled to approve transactions, this option will not appear on the menu.
- Approvals are separated by Wires, ACH and Transfers.
- Same approval cutoff times apply as online banking cutoff times.



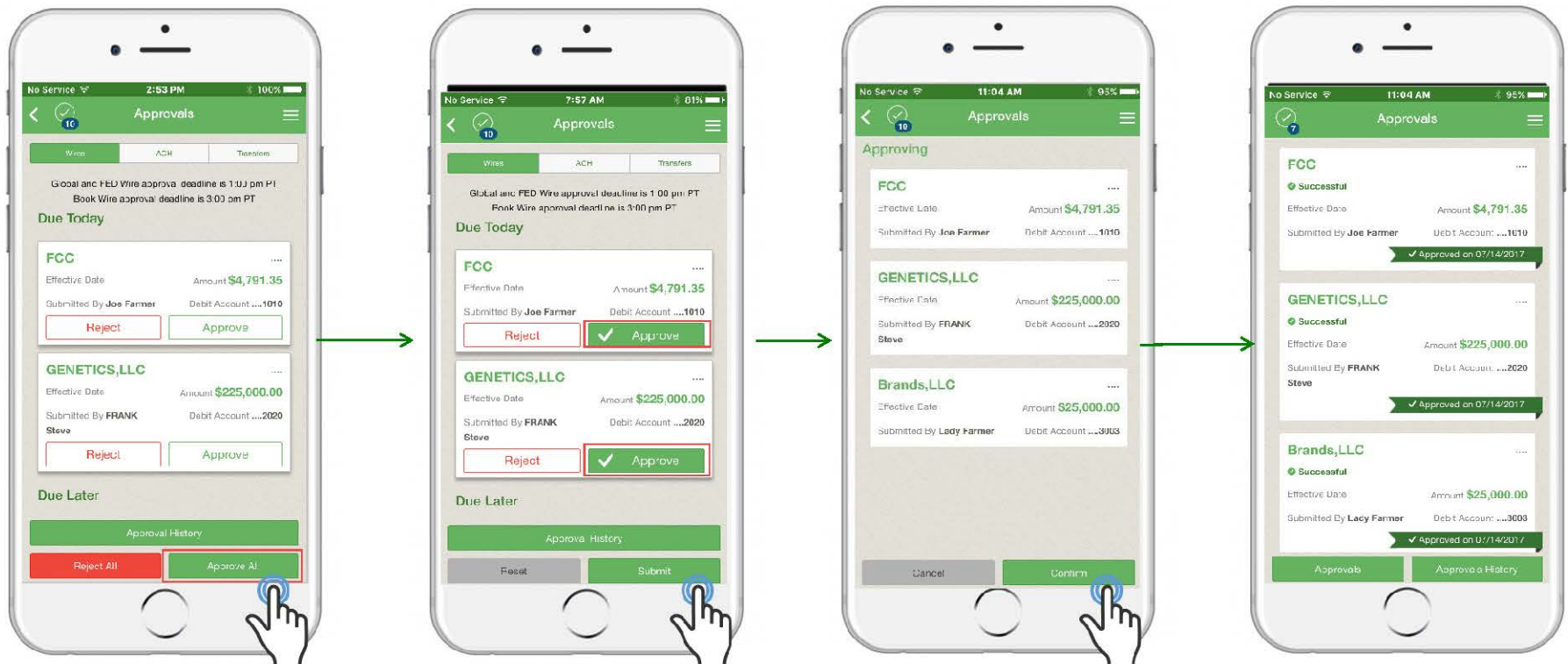
Approving Transactions

- You may approve items individually. Transactions are grouped Due Today and Due Later.



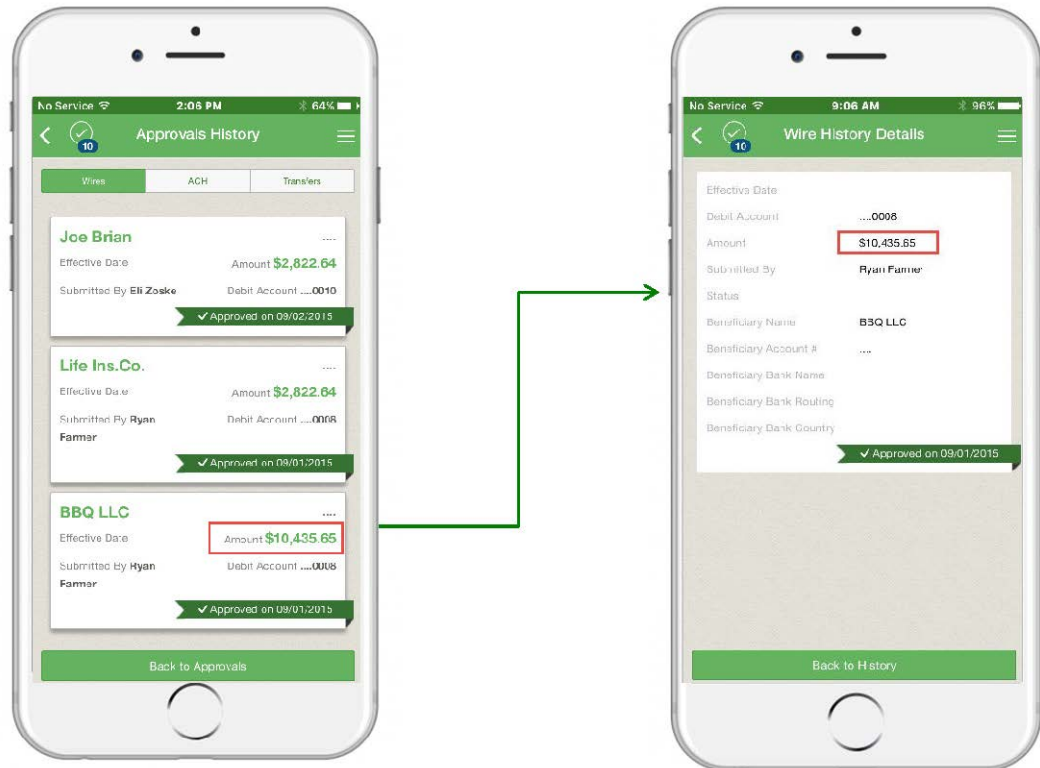
Approving Transactions

- You may also approve all items at once by selecting “Approval All” or “Reject All.”



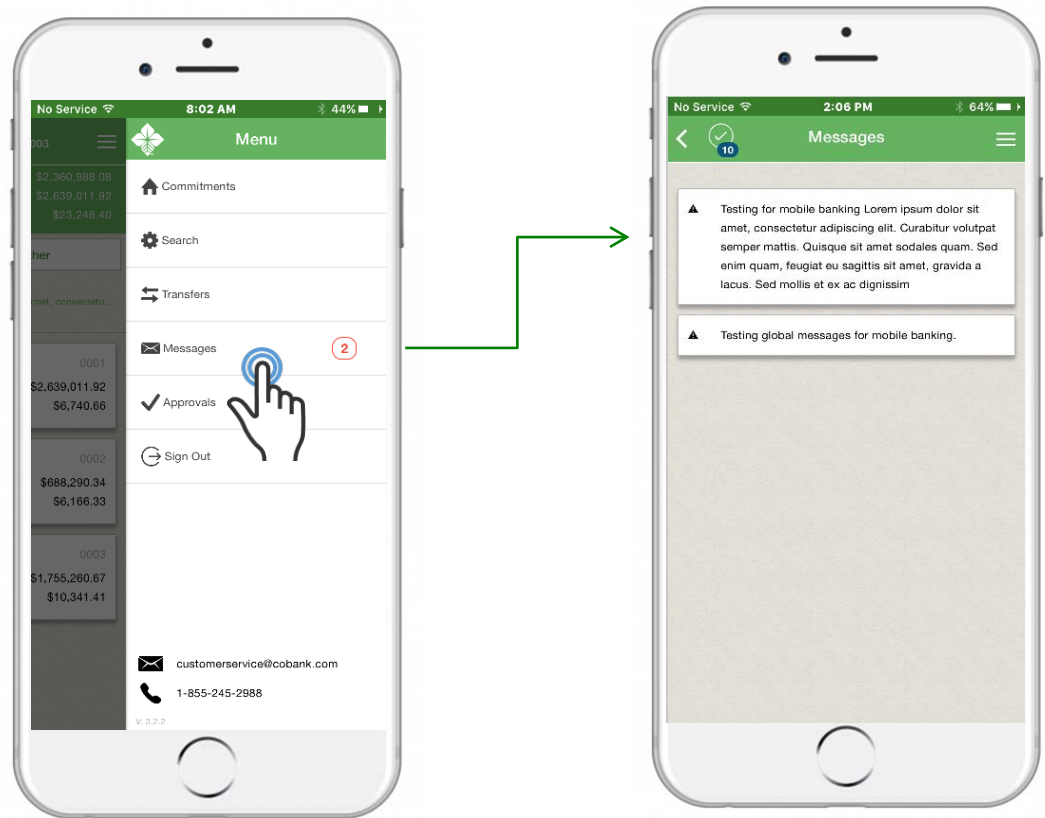
Approvals History

- You can click on Approvals History to review transaction details for the past 31 days.
- You may also click on transaction card to view additional transaction details.



Banner Messages

- Count of unread banner messages will appear on app menu.
- Messages created in Online Banking will also display in the mobile banking app.
- Messages will be stacked newest to oldest.



Who do I contact if I need help?

- Golden State Farm Credit representatives are available to answer questions you may have in regards to the Mobile App.
 - Representatives are available during normal business hours, Monday – Friday (excluding holidays). Members should call **800.834.8698**.
- Members may also contact Co-Bank (the Provider of the App) directly.
 - CoBank provides a phone number and email address at the bottom of the Mobile App login page.
 - CoBank's hours are Monday – Friday (excluding holidays), 6:00AM - 6:00PM, Mountain Standard Time.