



There are two ways to initiate transactions within MyOnlineBanking.

The **Funds Transfer** feature allows funds to be transferred between accounts. If an external bank account has been linked to a user's profile, it can also be used to transact with.

The **Loan Payments** feature allows users you to apply funds to an FCI loan from an external bank account, a Funds Held account, or from an FCI loan with available funds.

Users can add external bank accounts to their their myOnlineBanking profile by contacting their local FCI Regional Office.

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Funds Transfers

1. Select **Transactions** from the left navigation menu and then **Funds Transfer.**

- 2. Select a From account.
- 3. Select a **To** account.
- 4. Enter an Amount.

NOTE: Check the **Make This Recurring** box to setup a recurring Funds Transfer.

5. Select a transfer date for the transaction.

6. Enter an optional memo for the transaction.

7. Click Submit.

- Cul	Summany of Accounts	Home			
	Messages				
	Transactions ^	Farm	:	Operating	
	Funds Transfer	Account Name Current Balance	Farm \$469,070.84	Account Name Current Balance	
	Loan Payments		:		
	Activity Center	Dryer/Bin Account Name	Dryer/Bin	Grain Leg Account Name	
	Add Bank Account	Current Balance	\$815,494.27	Current Balance	

Funds Transfer

\$5,000.00	Make this recurring	
	\$5,000.00	\$5,000.00 Ake this recurring

Loan Payments

1. Select **Transactions** from the left navigation menu and then **Loan Payments.**

- 2. Select a From account.
- 3. Select a **To** account.

NOTE: Loan details will populate for the account selected in the **To** dropdown.

4. Select a Payment Type.

a. Regular Payment - Pays billed principal and interest due

b. Interest Payment - Pays directly to any interest due.

c. Principal Payment - Pays directly to principal.

NOTE: Early Principal Payments **cannot** be made in myOnlineBanking. Contact your local Regional Office for assistance.

- 5. Enter an Amount.
- 6. Select a **date** for the transaction.

NOTE: The cut-off time for transaction to be effective the next business day is 4PM (CST).

- 7. Enter a memo (optional).
- 8. Click Submit.



Loan Payments					
Use this form to submit loan pay	ments				
From * (i)					
EXTERNAL Ext Sav 2					\sim
To *					
Bin \$137,570.93				\sim	(i) Loan Detail
Principal Available Funds	\$137,570.93	Estimated Next Total		\$12,196.70	
Accrued Interest	\$434.20	Prin	cipal Due	\$0.00	
Per Diem	\$13.57	Inte	rest Due	\$0.00	
Next Payment Due Date	05/01/2025	1018	i Payment Amount Due	\$0.00	
Payment Type * (i)					
Regular Payment 4		\sim			
Amount *					
	5	\$0.00	Make this recurring		
Date					
03/06/2025 6		÷			
Memo					
Memo/Description 7					
				c	lear Submit

RECURRING LOAN PAYMENT TIPS

- Check the **Make This Recurring** box to setup a recurring loan payment. The recurring option is only available for Regular Payments.
- When setting up recurring transactions please setup the transactions to process a few days prior the 1st of the month (like the 25th of the month) to account for holidays and non-business days.