DIGITAL BANKING USER GUIDE

Get ready for a new online and mobile banking experience!

Southwest Georgia Farm Credit

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Welcome to Southwest Georgia Digital Banking! Whether you're using a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient. This guide offers instructions for:

- Registering – page 1.
- Logging in – page 6.
- Resetting your password – page 7.
- Unlocking your password – page 10.

Getting started

Digital Banking system requirements

Southwest Georgia's Digital Banking supports Microsoft Edge, Google Chrome, Mozilla Firefox and Safari. Our recommendation is that borrowers maintain the latest version of their preferred browser to ensure that the latest security patches are in place.

If you don't see the loans you're looking for after registering, please use the feature at the bottom of the Account Summary page: "Don't see your loan? Click here to add it." Follow the prompts on the screen to add your additional loans.

How do I register?

- Type https://www.swgafarmcredit.com/ into your browser and click **Digital Banking,** which is located at the top right-hand corner of the site.

  Southwest Georgia uses Okta for identity management. If you have previously used this service with us, you may already have a username and password.

- Click **Register** on the **Log in** page.

You must have the following information to register:

- Social Security number or taxpayer ID number.
- Account number or loan number.

TIP: Your loan number can be found at the top of your closing documents. Your account number can be found at the top of your billing statement.

- Enter your loan number or account number and the last four digits of your Social Security number or taxpayer ID number.

- Click **Next.**

Tip: If you're referring to a billing statement, please enter the last portion of the account number or loan number located at the top of your statement.

If you're referring to a loan document, please enter the last portion of the number in the following format: 123456789 or 123456-123.

- On the next screen, enter your first name, last name and email address.

- Create your password and click **Next.**

- Set your security methods.

NOTE: You must set up of all required security methods:

- Email.
- Cell phone number.
- Security question.

NOTE: When setting up your security question, you can either choose from a predefined list or create your own question.

- You can set up additional security with Okta Verify or skip this step and set up at a later time, if desired.

- If you do want this additional security measure, download the **Okta Verify** app from **Google Play** or the **App Store** to your mobile device.

- Open the app and follow the instructions to add your account.

- Tap **Scan a QR Code.**

- Scan the QR code.
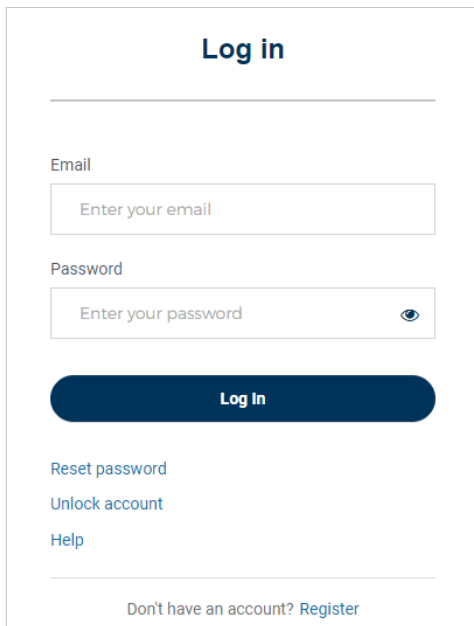
- Follow the onscreen instructions to complete set up.

- After successfully verifying the last security method, the **Digital Banking Terms and Conditions** will appear.

- Click **Accept.**

- You should see your **Accounts Summary.**
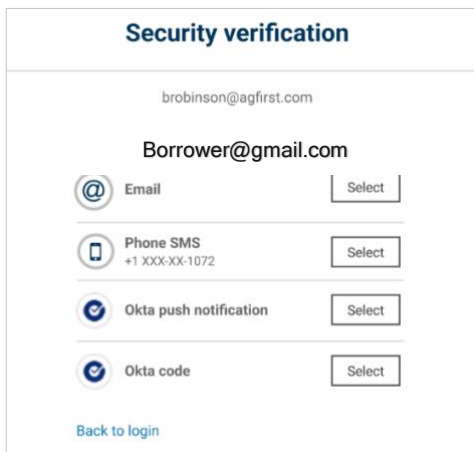
How do I log in?

- Visit the https://www.swgafarmcredit.com website and click **Digital Banking,** which is located at the top right-hand corner of the site.
- Enter your email address and password.

- Click **Log In**.

- Select one of the security verification methods.

After successfully verifying, you should see your **Account Summary.**
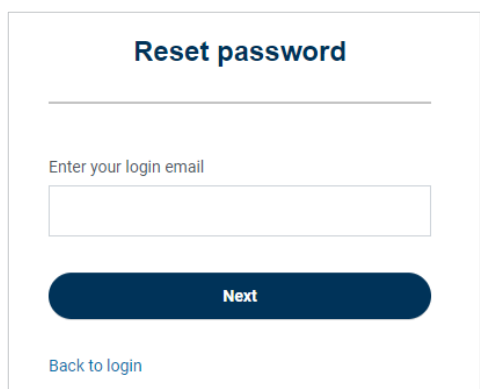
How do I reset my password?

- Visit the https://www.swgafarmcredit.com/ website and click **Digital Banking,** which is located at the top right-hand corner of the site.

- On the **Log In** page, select **Reset password.**

- Enter your email address.

- Click **Next.**

- Select one of the security verification methods.

- Please answer the **Security question** after verification.

- The **Reset password** screen will appear after the security question has been successfully answered.
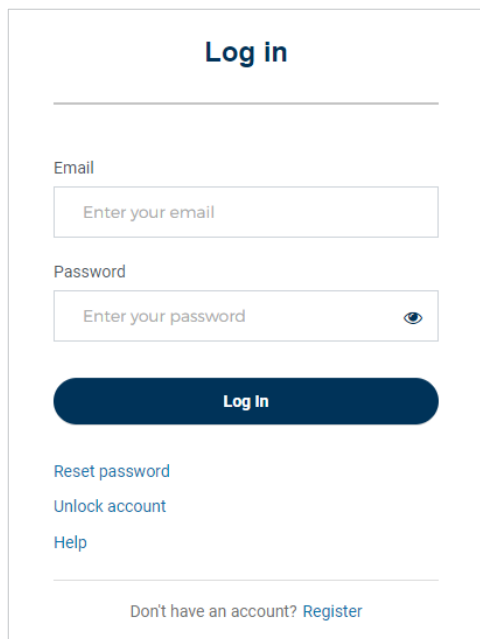
- Create your new password.

- Click **Reset password.**

- You'll receive a confirmation email letting you know you've successfully reset your password.
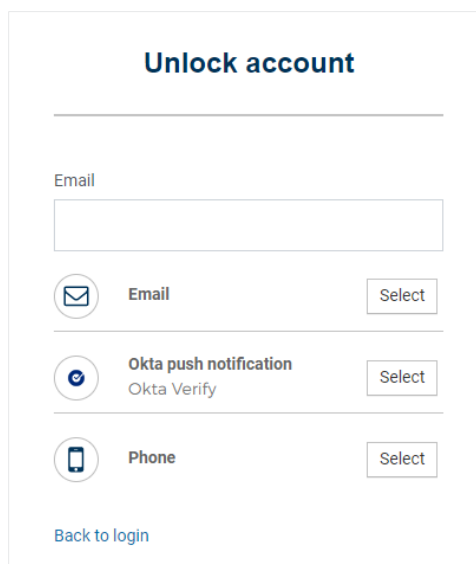
How do I unlock my account?

- Visit the [ASSOCIATION NAME] website and click **Digital Banking,** which is located at the top right-hand corner of the site.

- Click **Unlock account** on the **Log in** page.

- Enter your email address.

- Select a security verification method.

NOTE: Once security validation is complete, enter your password. You'll receive a confirmation email letting you know you've successfully unlocked your account.