

FARMER MAC

Introducing our NEW eFarmerMac.com

"Hatching" May 11th



Meet our Presenters



Zack Carpenter

Executive Vice President Chief Business Officer

Patrick Kerrigan

Vice President Business Development

Amy Danner

Director, Client Services & Credit Operations

Bill Miller

Manager Business Development



Great Reimagined **OUR PATH TO EXCELLENCE**

Welcome to our NEW eFarmerMac.com





Submitting Feedback and Questions

Enter any feedback and questions in the Chat Window.





Welcome to the new eFarmerMac.com!

Everything you need to know in one spot.



Introducing **Exploring the** Getting eFarmerMac.com Help **Resource Library** Staying Accessing Path to Informed **Go** Live eFarmerMac.com Navigating Q&A Managing Users eFarmerMac.com Session

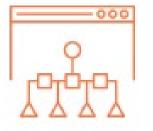
Topics



On May 11th, we will launch our redesigned eFarmerMac.com customer portal, featuring



A clean, modern design



Intuitive navigation



Simplified user management



Dedicated area for alerts and announcements



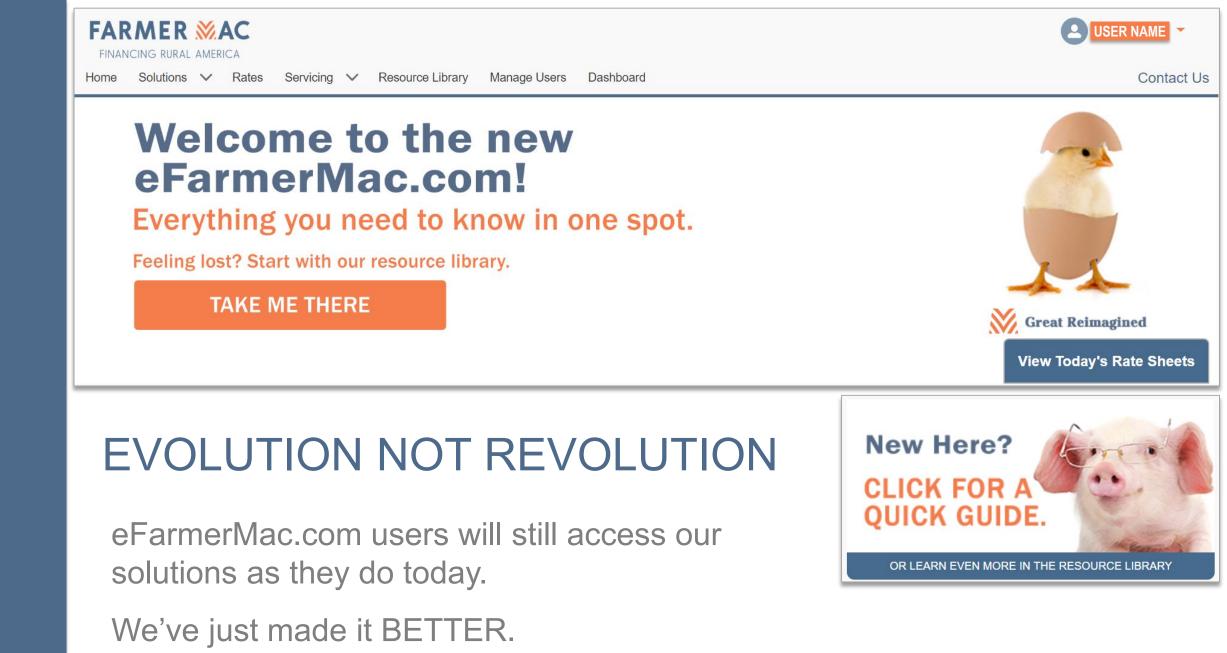
Three Exciting New Benefits . . .



Ennanced Security and Dependability Single Sign On Multiple Access

Additional Administrators





We've Arrived!

THE NEW CUSTOMER PORTAL IS HERE.

| V IER IS | - Topics | |
|-----------------------------|---|--------------------|
| Introducing | Exploring the | Getting |
| eFarmerMac.com | Resource Library | Help |
| Accessing eFarmerMac.com | Staying Informed Alerts & Announcements | Path to Go Live |
| Navigating | Managing Users | Q&A |
| eFarmerMac.com | Profiles & Permissions | Session |



Modern Design | Visual Appeal

Important Alerts

Self-Service Password Reset

| | We've |
|---|--|
| Farmer Mac - Phone Outage | Arrive |
| there! Welcome to your account. Email Password Back to farmermac.com Continue | THE NEW CUSTOMER PORTAL IS HERE. |
| Need help logging in? <u>Recover your email or password.</u> New to Farmer Mac? <u>Contact us</u> to obtain credentials. | First time logging in? VIEW SETUP GUIDE |



Customer Service

💥 Great Reimagined



3 Step Login Process





Two Factor Authentication





The new customer portal is here.

FARMER MAC

FINANCING RURAL AMERICA

Dear

Welcome to eFarmerMac.com Complete your profile now o gain access to our daily rate sheets, online solutions, and pages where you can manage promes to an users at your institution. You can also access the profile setup page by clicking here.

Once your profile is complete, you'll be able to unlock the full suite of tools, solutions, and information available on our portal; additional resources may be available if an Administrator at your institution has enabled them. You can learn more about your current access levels and find contact information for any Administrators through the My Profile link on your homepage. You may wish to review this page now, and periodically in the future, to ensure your profile is accurate and up to date.

Regardless of access rights levels, any user of our site may access informational resources, up-to-date announcements, and more. Visit the Resource Library page for training tools, checklists, and guides, including information on site navigation and loan submission processes.

If you need additional assistance, please contact your Relationship Manager, or call the Client Services team at 866.452.2617.

Thank you, and welcome to our website. We look forward to working with you.

Sincerely,

The Farmer Mac Team 866.452.2617 | clientservices@farmermac.com

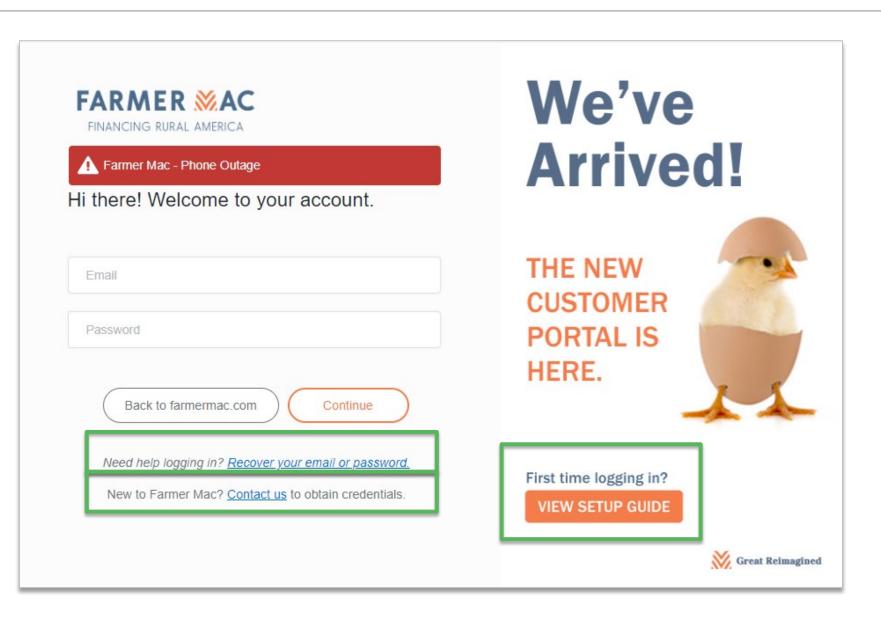
The information contained in this message and any attachment(s) is intended only for the named recipient(s) and may contain information that is privileged or confidential. If you are not an intended recipient of this message or an authorized employee or agent responsible for delivering it to the intended recipient, please note that any review, dissemination, distribution or copying of this message and any attachment(s) is strictly prohibited. If you have received this message in error, please notify us immediately by reply e-mail or by telephone (1-800-879-3276) and immediately delete this message and all its attachments.



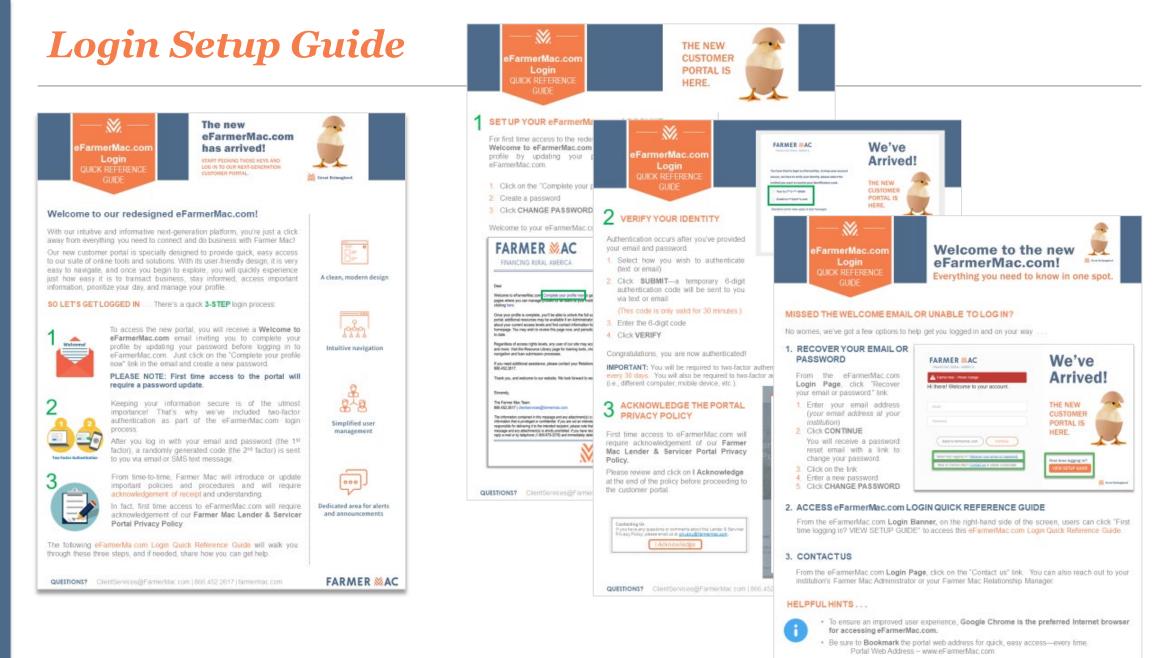
| Change Your Pass | sword |
|--|--------------------|
| Enter a new password for dalvis@acumensolutions.com. Make least: | sure to include at |
| 8 characters Also include at least 3 of the following | g: |
| 1 uppercase letter 1 lowercase letter 1 number 1 special character () | |
| * New Password | |
| | Good |
| * Confirm New Password | |
| | Match |
| Change Password | |
| Password was last changed on 2/29/202 | 20 4:31 PM. |
| | |



Missed the Welcome Email? No worries . . .



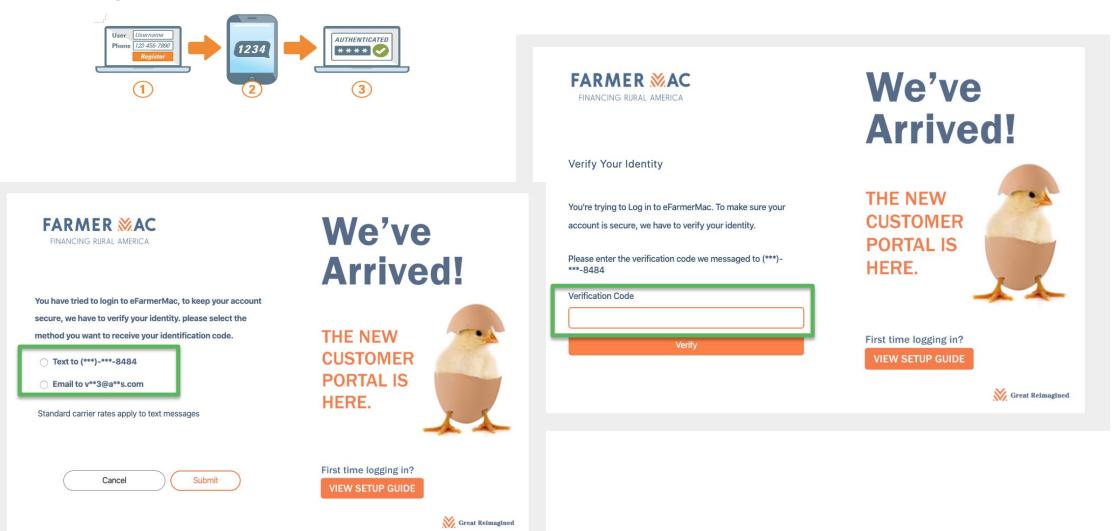




FARMER MAC

Enhanced Security with Two-Factor Authentication

Keeping our customer's information secure.



Wait . . . There's one more great feature . . .

Privacy Policy

Farmer Mac Lender & Servicer Portal Privacy Policy

Effective: August 1, 2019

This Privacy Policy ("Policy") describes how the Federal Agricultural Mortgage Corporation ("Farmer Mac," "we," or "our") treats information collected or provided in connection with your ("you," "your," or "user") use of the Farmer Mac Lender & Servicer Portal ("Portal"), located at https://www.efarmermac.com/SecureAccess/Login.aspx. This Policy applies only to information collected through the Portal. Our separate privacy policy for the Farmer Mac informational website is located at https://www.farmermac.com/privacy-policy/.

Please read this Policy carefully. By using the Portal or clicking "I agree" or any other button indicating your acceptance of this Policy, or otherwise providing information to Farmer Mac, you are consenting to the collection, use, and sharing of your information as described in this Policy.

The information that we collect in connection with our Portal is controlled by Farmer Mac, which is headquartered in the United States at 1999 K Street, NW, 4th Floor, Washington, DC 20006. As a result, that information may be transferred to and processed in the United States, as described in the section below titled "Information for Individuals Outside the United States."

Information We Collect

We and our service providers collect a variety of information through the Portal, including:

 Account information. We collect information when you create an account or log into your account on the Portal, including your name, email address, username and password, your business phone number, business address and business name, and the FDIC number of your institution.

Important Acknowledgements

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Everything you need to know in one spot.



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FARMER **MAC**

FINANCING RURAL AMERICA

| Contact Us |
|---------------------|
| AgPower |
| My Profile |
| Preferred Appraiser |
| Rates |
| Purchase Commitment |
| CRM |
| Resource Library |
| Logout |
| |
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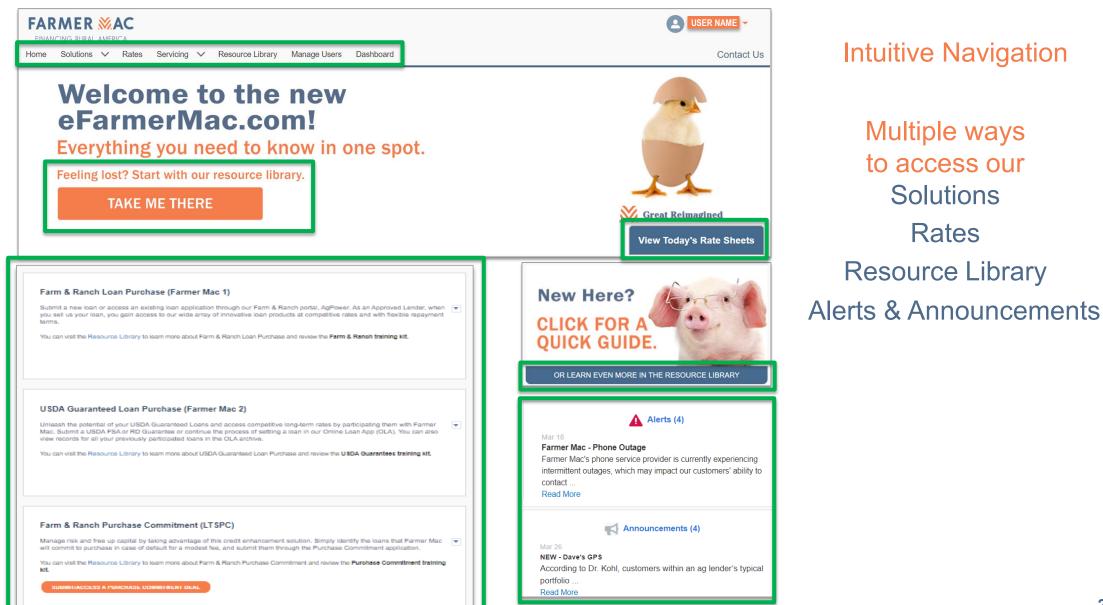
NOTICE: Rate Lock Period Now 8 Weeks for All New Locks, at No Additional Cost Farmer Mac is closely monitoring the impact of the COVID-19 pandemic on our customers. We remain open for business and are committed to assisting where we can. Effective immediately, <u>new loans across all business lines will be rate locked with 8-week delivery</u> <u>windows</u>. Previously, 8-week locks were available at an additional cost compared to our standard 4-week period, but that additional cost is being waived. If you have questions about this new policy, or if you have previously locked a loan and anticipate difficulties in closing, please contact your relationship manager. Thank you!

Farmer Mac Rates

- ▶ Farmer Mac Rates Post Schedule
- ▶ Farm and Ranch Loan Purchase Rates
- ▶ Farm and Ranch Loan Purchase ABA Rates
- ▶ Farm and Ranch Loan Purchase ICBA Rates
- > Farm & Ranch Variable Rate Mortgage (VRM) Reset Rates Monthly Resets
- ▷ Farm & Ranch Variable Rate Mortgage (VRM) Reset Rates All Other Resets
- Farmer Mac 2 Rates
- ▶ Historical Farmer Mac 2 COFI Rates



This is GREAT REIMAGINED . . .



Easy access to online tools and solutions . . .

| | | | FA | RM | E | R 🕺 | ×AC | | |
|------|--|-----|-----|-----------|--------|--------|--------------|--------|---------------------|
| FIN | ANCING RURAL AMERICA | | FIN | ANCING | g RU | RAL AN | MERICA | | |
| Home | Solutions 🗙 Rates Servicing 🗸 | R H | ome | Solutions | \sim | Rates | Servicing | Ĵίω | Resource Library |
| | Farm & Ranch Loan Purchase | | | | | | Farm & Ranc | h Onli | ine Servicing > |
| | 1 - D | - | | | | | NRV Analysis | 5 > | |
| | AgPower | | | | | | USDA Servic | ing Ac | tion Module (SAM) > |
| | Submit/Access an AgPower Application > | | | | | | | - | |
| | Learn about Farm & Ranch > | | | | | | | | |
| | Purchase Commitment | | | | | | | | |
| | Submit/Access a Purchase Commitment Deal > | r | | | | | | | |
| | Learn about Purchase Commitment > | , | | | | | | | |
| | USDA Guarantees | 1 | | | | | | | |
| | Submit a USDA Guaranteed Loan > | | | | | | | | |
| | Learn about USDA Guarantees > | | | | | | | | |



Welcome to the new eFarmerMac.com!

Everything you need to know in one spot.

Feeling lost? Start with our resource library.

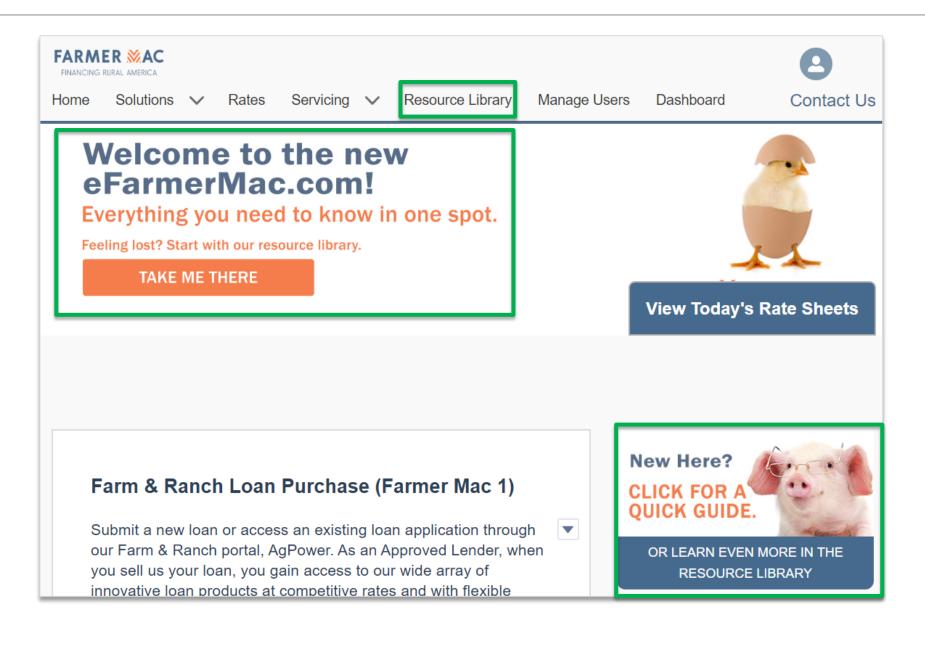
TAKE ME THERE



| | ropics | |
|-----------------------------|---|--------------------|
| Introducing | Exploring the | Getting |
| eFarmerMac.com | Resource Library | Help |
| Accessing eFarmerMac.com | Staying Informed Alerts & Announcements | Path to Go Live |
| Navigating | Managing Users | Q&A |
| eFarmerMac.com | Profiles & Permissions | Session |

Topics







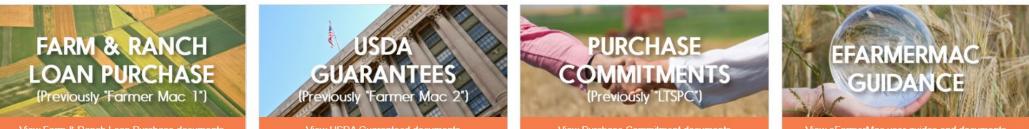
ONE-STOP SHOP for all training and support resources.

Resource Library

Welcome to the Resource Library, your spot for guidance materials and forms. Unsure where to start? Peruse the training materials or watch a short webinar to learn more. Click on the tiles below to begin your informational journey.

Libraries

4 items . Sorted by Last Activity



View Farm & Ranch Loan Purchase documents

View USDA Guaranteed documents

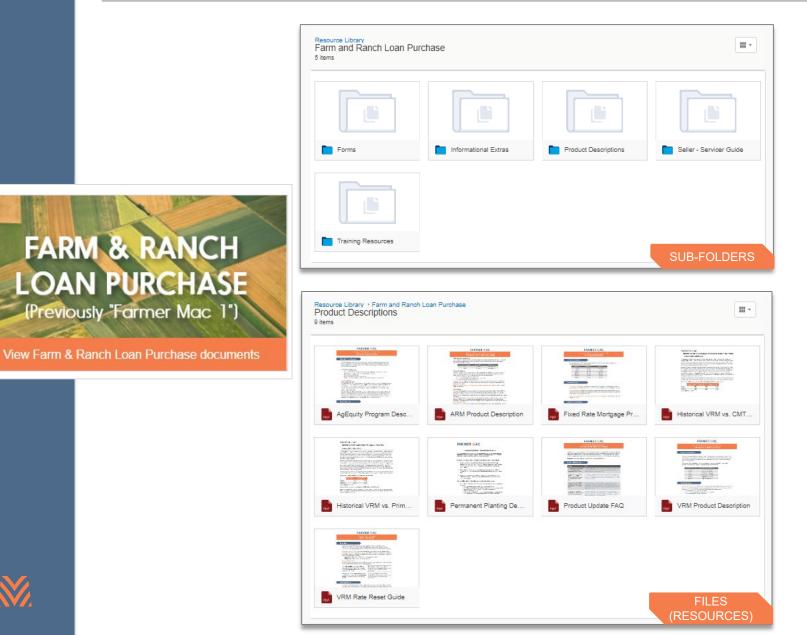
View Purchase Commitment documents

View eFarmerMac user guides and documents

III •



1999 K Street, NW 4th Floor Washington DC 20006 **\$ 866** 4

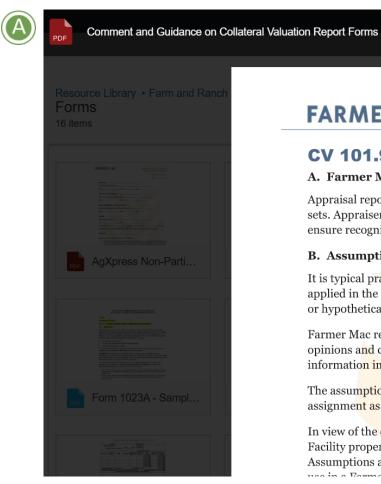


Efficient and user-friendly.

Images of materials. View on-screen without opening the document.

Option to View or Download.

Preview or Download Resources





🕁 Download View File Details

FARMER MAC

Collateral Valuation Standards & Guidelines

CV 101.9 Collateral Valuation Forms

A. Farmer Mac Collateral Valuation Reports - Styles or Formats and Certifications

Appraisal reports can be composed in a narrative style or format, or by use of standardized form sets. Appraisers are required to certify their appraisal reports in compliance with USPAP to ensure recognition and acceptance of responsibility for the assignment results.

B. Assumptions and Limiting Conditions (Farmer Mac Form 1037)

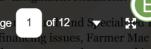
It is typical practice for an appraiser to state the assumptions and limiting conditions that applied in the development of the assignment results, including any extraordinary assumptions or hypothetical conditions.

Farmer Mac recognizes that these statements form the context of the collateral valuator's opinions and conclusions, and can significantly affect the meaning and usefulness of the information in the report.

The assumptions and limiting conditions in appraisal reports address specific situations in an assignment as well as typi

In view of the distinct character & FaPage 1 of 12nd System Production Agricultural Facility property valuation and related finan

use in a Ferman Mas lean on completing action



has identified a set of Assumptions and Limiting Conditions that are accepted as normal in an appraisal submitted for



eFarmerMac Guidance



eFarmerMac.com



View eFarmerMac user guides and documents



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Topics





| FARMER XAC | We've |
|---|--|
| A Farmer Mac - Phone Outage | Arrived! |
| Hi there! Welcome to your account. Email Password Back to farmermac.com | THE NEW CUSTOMER PORTAL IS HERE. |
| Need help logging in? <u>Recover your email or password.</u> New to Farmer Mac? <u>Contact us</u> to obtain credentials. | First time logging in? VIEW SETUP GUIDE |
| | Great Reimagined |



From the Home Page Banner.

Welcome to the new eFarmerMac.com!

Everything you need to know in one spot.

Feeling lost? Start with our resource library.

TAKE ME THERE



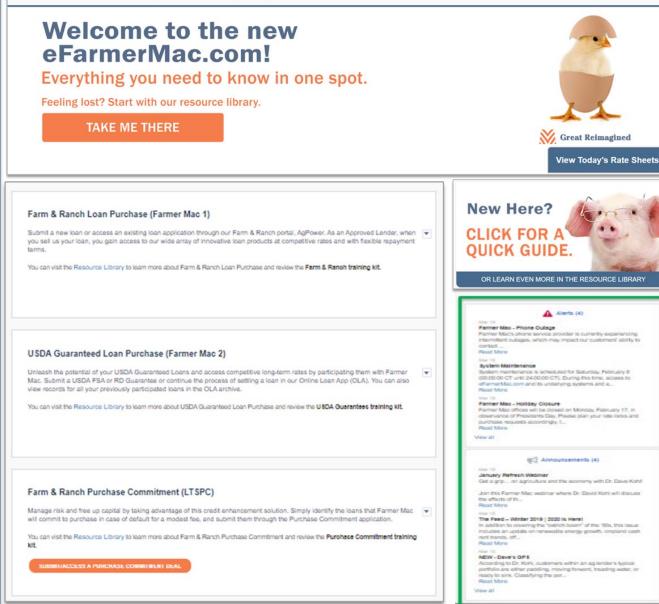


FARMER MAC

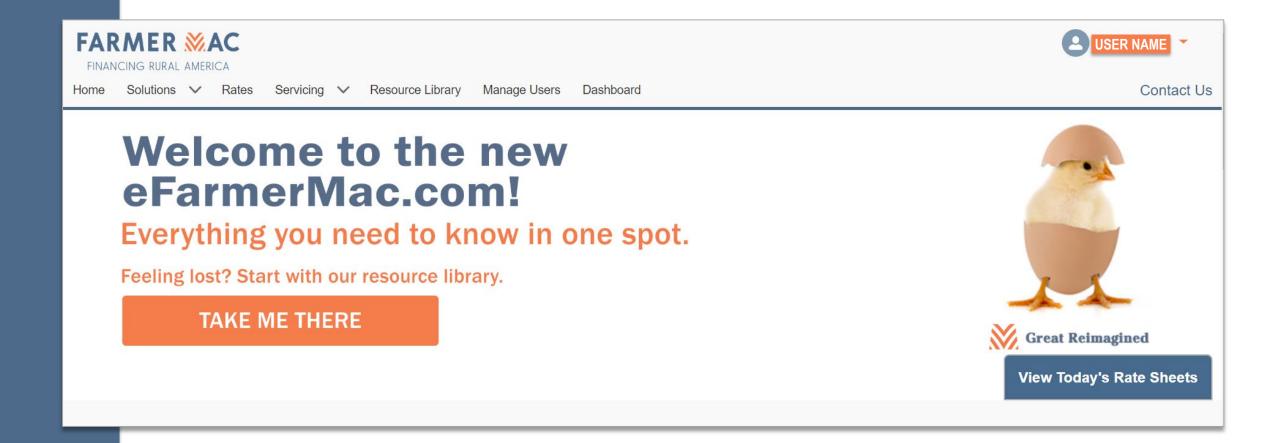
FINANCING RURAL AMERICA

Contact Us

3 Dedicated Area



Always be in the know. Dedicated and reliable area for special alerts and announcements. Let's Take A Tour ...





Welcome to the new eFarmerMac.com!

Everything you need to know in one spot.



Introducing **Exploring the** Getting eFarmerMac.com Help **Resource Library** Staying Accessing Path to Informed Go Live eFarmerMac.com Navigating Q&A Managing Users eFarmerMac.com **Profiles & Permissions** Session





Welcome to your Profile Page



| Samuel Se | eller | | | Edit | My Administrator(s) |
|---|--|----------------------|-----------|------|--|
| Title Senior Lender PROFILE CHANG | Company Name Acumen Bank BE PASSWORD | Account ID AC-009 | Active | | Administrators manage your access rights to this website. Contact them to learn more about which applications you have access to, to gain new access rights or additional permissions within these systems, or for other help with your |
| Name Samuel Seller | | | | | access to eFarmerMac.com. |
| Preferred First Name | | | | | Bixby Brian |
| Title Senior Lender | | | | | (123) 123-1231 dgustafson_test@farmerma |
| Company Name Acumen Bank | | | | | |
| Email test@testbank.com | | | | | Church Street |
| Phone | | | Extension | | (703) 360-8568 kzcal_test@farmermac.com |
| Mobile 123-456-6789 | | | | | kzcar_testigramernac.com |
| Fax | | | | | Peter Parker |
| Other Phone | | | Extension | | (654) 654-6544 |
| ✓ Mailing Address | S | | | | peconterra_test@farmerma |
| Country United States | | | | | Mu Assess Diskis |
| Street 1234 Main Street | | | | | My Access Rights |
| City | | | | | This is a summary of your ability to access the various tools available through eFarmerMac.com. Your active permissions |
| State District of Columbia | | | | | are listed below. To change these permissions, or to learn more about access |
| Zip 12345 | | | | | rights, please contact an administrator listed above. |

My Access Rights

This is a summary of your ability to access the various tools available through eFarmerMac.com. Your active permissions are listed below. To change these permissions, or to learn more about access rights, please contact an administrator listed above.

Farm & Ranch Loan Purchase

- AgPower App
- AgXpress App
- Purchase Request
- Rate Sheet

Farm & Ranch Purchase Commitment

Purchase Commitment App

Farm & Ranch Loan Servicing

- Online Servicing Request
- Net Realizable Value (NRV) Analysis

USDA Guaranteed Loan Purchase (FM2)

- Servicing Action Module (SAM)
- Online Loan Application (OLA)

Administrator Responsibilities



Creating, updating, and deactivating users

Helping users with password resets and unlocking frozen accounts



Ensuring data quality and access rights are kept up-to-date

| FARMER MARKA | | Manage Users Dashb | oard | | | | |
|--------------|--------------|--------------------|------------|--------------|----------------|--------|--------------|
| | | | | Manage Users | | | |
| | Search Users | | | | | B Crea | ite New User |
| | Name | Title | Email | | Phone | Status | |
| | User Name | Title | User Email | | (515) 661-1945 | Active | E |
| | User Name | Title | User Email | | (202) 555-5422 | Active | |
| | User Name | Title | User Email | | (703) 555-5555 | Active | |

User Information

Account:

Acumen Bank

First Name:

• Last Name:

* Title:

* Email Address:

• Username:

Either Phone or Mobile Phone is required. Mobile Number will be used to send verification SMS.

* Phone Number:

(###) ###-####

* Mobile Number:

(###) ###-####

Other Phone Number:

(###) ###-####

Other Phone Extension:

Mailing Address

| Street: | |
|-----------------------|----|
| 8280 Greensboro Drive | |
| City: | |
| McLean | |
| State: | |
| Virginia | \$ |
| Counter . | |

Create

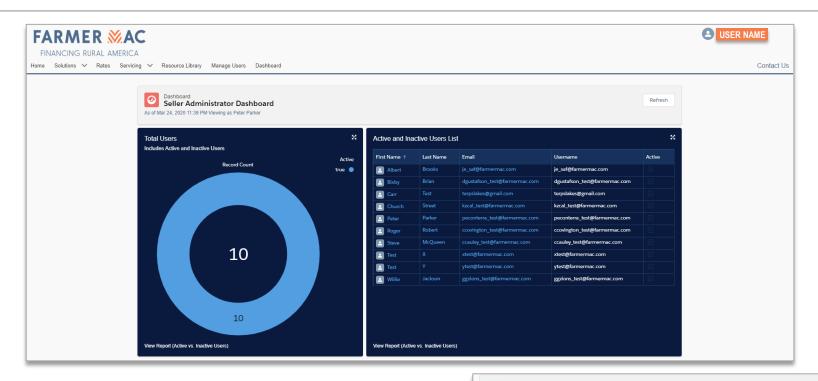
Manage Users

×

| User Permissions | |
|---------------------------------------|----|
| Farm & Ranch: Loan Purchase | |
| 🖉 AgPower App | |
| Rate Lock Request | |
| 🗹 Purchase Request | |
| Rate Sheet | |
| Farm & Ranch: Purchase Commitment | |
| Purchase Commitment App | |
| Farm & Ranch: Loan Servicing | |
| Online Servicing Request | |
| Net Realizable Value (NRV) Analysis | |
| USDA Guaranteed Loan Purchase (FM2) | |
| Servicing Action Module (SAM) | |
| No Access | \$ |
| Online Loan Application (OLA) | |
| No Access | \$ |
| Rate Sheet | |
| eFarmerMac.com Administration | |
| Account Admin (Manage Users) | |
| | |
| | |
| | |
| Update Reset Password Deactivate User | |



Wait . . . there's more . . .



User Dashboards and Reports

| 10 | | | | | | | | |
|------------|--------------|-------------|---------------------------------|-------------------------------|-------------------------------|--------------------|--|--|
| ctive 🕇 💌 | First Name 💌 | Last Name 💌 | Member: Account: Account Name 💌 | Email | Username | Last Login 💌 | | |
| (10) | Albert | Brooks | Zions Agricultural Finance | je_saf@farmermac.com | je_saf@farmermac.com | 3/24/2020 6:48 PM | | |
| | Steve | McQueen | Zions Agricultural Finance | ccauley_test@farmermac.com | ccauley_test@farmermac.com | 3/24/2020 10:11 AM | | |
| | Roger | Robert | Zions Agricultural Finance | ccovington_test@farmermac.com | ccovington_test@farmermac.com | 3/23/2020 12:45 PM | | |
| | Bixby | Brian | Zions Agricultural Finance | dgustafson_test@farmermac.com | dgustafson_test@farmermac.com | 3/24/2020 10:21 AM | | |
| | Willie | Jackson | Zions Agricultural Finance | ggzions_test@farmermac.com | ggzions_test@farmermac.com | 3/24/2020 10:35 AM | | |
| | Church | Street | Zions Agricultural Finance | kzcal_test@farmermac.com | kzcal_test@farmermac.com | | | |
| | Peter | Parker | Zions Agricultural Finance | peconterra_test@farmermac.com | peconterra_test@farmermac.com | 3/24/2020 11:38 PM | | |
| | Carr | Test | Zions Agricultural Finance | terpslakes@gmail.com | terpslakes@gmail.com | - | | |
| | Test | x | Zions Agricultural Finance | xtest@farmermac.com | xtest@farmermac.com | 2 | | |
| | Test | Y | Zions Agricultural Finance | ytest@farmermac.com | ytest@farmermac.com | | | |
| Subtotal | | | | | | | | |
| lotal (10) | | | | | | | | |



Let's Take A Tour . . .

HATCHING MAY 11! Our new eFarmerMac.com is almost here.

TRAINING AVAILABLE 4/28 OR 5/4

SIGN UP NOW





Welcome to the new eFarmerMac.com!

Everything you need to know in one spot.



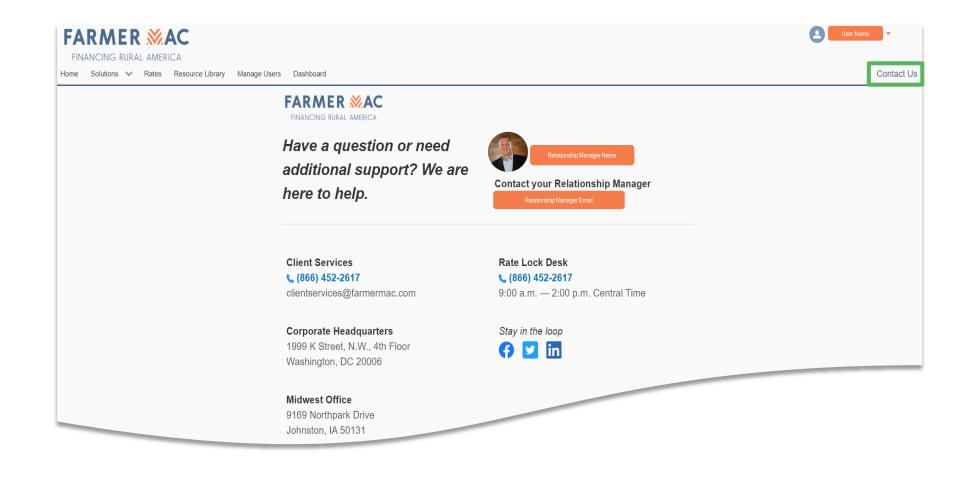
Introducing **Exploring the** Getting eFarmerMac.com **Resource Library** Help Staying Accessing Path to Informed Go Live eFarmerMac.com Navigating Q&A Managing Users eFarmerMac.com Session





This is what BETTER looks like . . .

Knowing where to go for help just got easier!

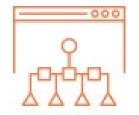




This is what BETTER looks like . . .



A clean, modern design



Intuitive navigation



Simplified user management



Dedicated area for alerts and announcements



We've Arrived!

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| W MER IS | - Topics | |
|-----------------------------|---|--------------------|
| Introducing | Exploring the | Getting |
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| Accessing eFarmerMac.com | Staying Informed Alerts & Announcements | Path to Go Live |
| Navigating | Managing Users | Q&A |
| eFarmerMac.com | Profiles & Permissions | Session |



Get Ready for Go Live Communications

- Today's Webinar recording will be on www.FarmerMac.com
- Training Follow Up Email with Links to Training Resources and Recorded Webinar
- Prepare for Go Live Email May 6th
 - Reminder to log out of Legacy Portal on Friday, May 8th
 - Login Instructions
 - Links to Resources
- Welcome Email with Login Link May 11th



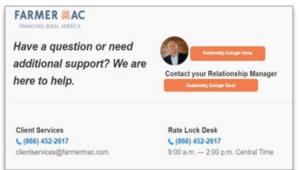
Training Support Materials

| FARMER 💥 AC | FARMER 💥 AC | QUICK START GUIDE | rmerMac.com ome. |
|--|--|---|---|
| eFARMERMAC.com SELLER USER GUIDE WELCOME Together, we strengthen the financial position of American agriculture and rural communities. Our capital, united with your commitment, is a winning combination. | EVALUATION CONTRACTOR GUIDE | This Quick Start Guide is designed to def YOU SINFTED, and heb you QUICKLY MAVICATE to Farmer Mac's suite of anime tools and solutions. Please refer to the Seller User Guide for more step- by step instructions should more information be needed. LET'S GET STARTED 1. <u>Get Legged In</u> <u>Customer Portal</u> 1. <u>Easily Navigate our Customer Portal</u> | FARMER SACC FARMER SA |
| eFARMERMAC.com SELLER USER GUIDE 2 Gettling Started 3 Accessing eFarmerMac.com 4 Login 5 Forgotten Password 6 Two-Factor Authentication | eFARMERMAC.com ADMINISTRATOR GUIDE <u>Getting Started</u> 2 <u>Welcome</u> 3 <u>The Administrator Role</u> 4 Accessing eFarmerMac.com | 5. <u>Get Help</u> Contained Contain | COM EFarmerMac.com |
| 7 Important Acknowledgments and Alerts 8 Navigating eFarmerMac.com 9 Home Page 12 My Profile and Permissions 14 Solutions 17 Rates 19 Servicing 20 Exploring Farmer Mac's Resource Library 26 Staying Informed 27 Alerts 28 Announcements 29 Getting Help 30 Contact Us 31 Answers to your Frequently Asked Questions 35 Appendix Sample Emails and Acknowledgements | 9 eFarmer/Mac.com Administration 10 Managing Users Overview 11 Creating a New User 12 eFarmer/Mac.com Permissions & Access Rights 14 Searching for an Existing User 15 Password Reset and Unlocking a User Account 16 Deactivating a User 17 Helpful Hints to Manage Users 18 Bi-Annual User Audit and Annual Certification 19 User Dashboard 20 Getting Help 21 Contact Us 22 Answers to your Frequently Asked Questions 24 Appendix Sample Emails and Acknowledgements My Overview | <section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header> | <section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header> |

Getting Help - Customers







- ✓ Training Follow Up Email with Links to Training Resources
- ✓ Preparing for Go Live Email (Cutover Plan, Login Instructions, Links to Resources)

- ✓ Easy access to Login, Navigation, and eFarmerMac Guidance resources
- ✓ Contact Relationship Manager and/or Client Services Team



We've Arrived!

THE NEW CUSTOMER PORTAL IS HERE.

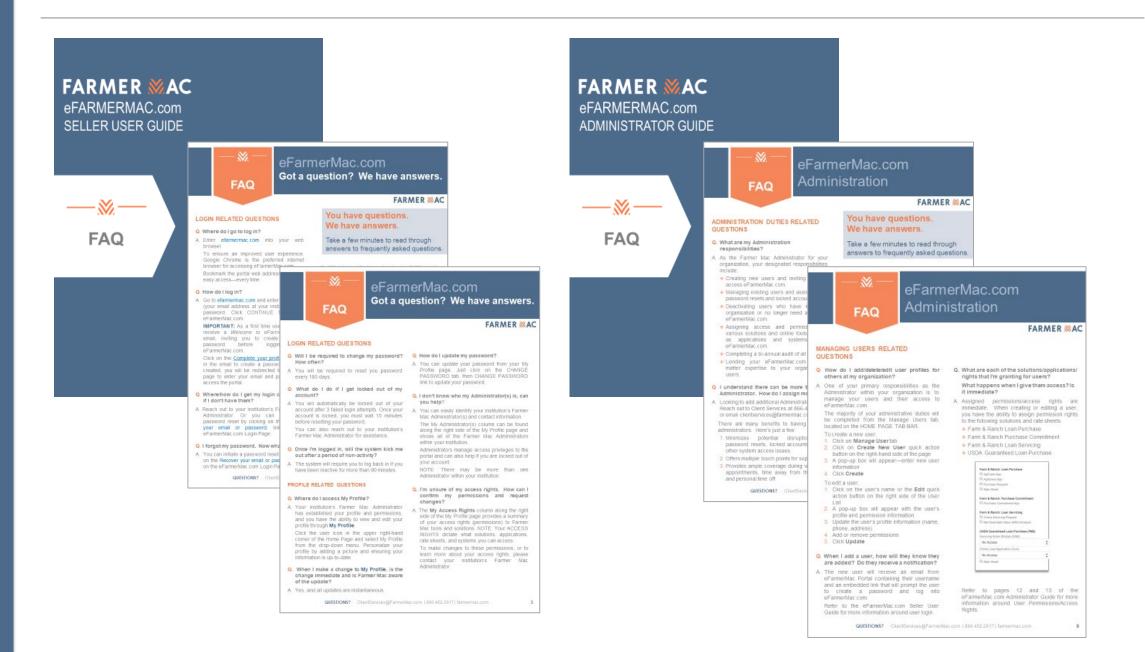
| N NER IS | - Topics | |
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You Have Questions ... We Have Answers



You Have Questions ... We Have Answers





We're cracking away at a fresh, new eFarmerMac.com.

HATCHING MAY 11!



