Ford Credit

Ford Interest Advantage

Ford Interest Advantage Online Access Guide for Desktop and Mobile App

Last Updated: October 27, 2025

Credit

Ford Interest Advantage

Introducing our New Online Access Tools

Welcome to your enhanced digital experience for Ford Interest Advantage (FIA)! Our upgraded platform delivers significant improvements across online access, note enrollment, and your mobile app experience. You'll now find our web and mobile platforms fully integrated and intuitive, offering seamless functionality and complete feature parity across all your devices. Explore advanced tools and gain greater control over your investment.

This user guide will help you navigate the upgraded platform with step-by-step instructions and helpful tips to maximize your digital experience.

Table of Contents: Page

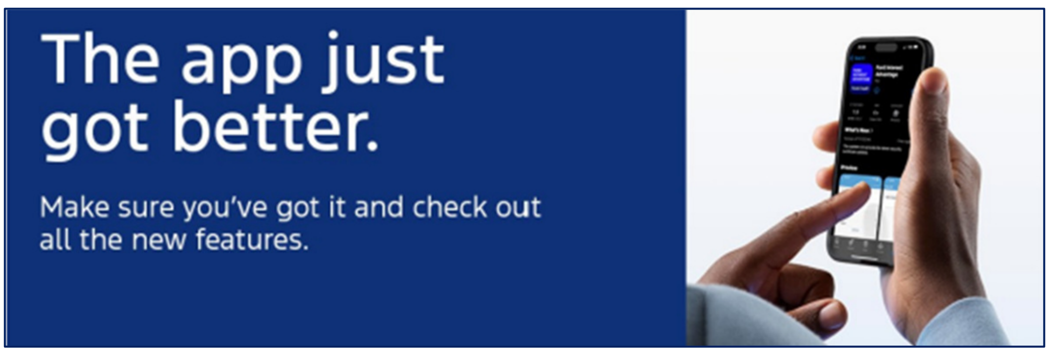
Ford Credit
Ford Interest Advantage

Essential Post-Upgrade Actions

Follow these steps for a smooth transition to your enhanced platform:

- **Update Contact Information:** To enable Multi-Factor Authentication and enhance the security of your note, please update all investor contact details (phone, email, and mailing address) by contacting Investor Services at 1-800-462-2614. Our team is available Monday-Friday, 8:30 a.m. - 7:00 p.m. ET.

- **Download the Updated FIA Mobile App:** Experience the full benefits of your Ford Interest Advantage note on the go. Get the latest version from your app store today for uninterrupted access and an improved mobile experience. *Important: The previous FIA Mobile App is no longer supported as of October 27, 2025.*



System Requirements & Compatibility

•Recommended Browsers & OS: Safari, Edge, Chrome, and Firefox
•Internet Connection: Requires US-based connection or approved VPN
•Mobile App Compatibility: (iOS/Android).

We're here to help!
Call Investor Services at **1-800-462-2614**, Monday–Friday, 8:30 a.m.–7:00 p.m. ET

Ford Credit

Ford Interest Advantage

Core & Enhanced Features

The upgraded platform features a refreshed interface and expanded capabilities.
Explore the core and enhanced features:

Core Features You'll Continue to Enjoy:

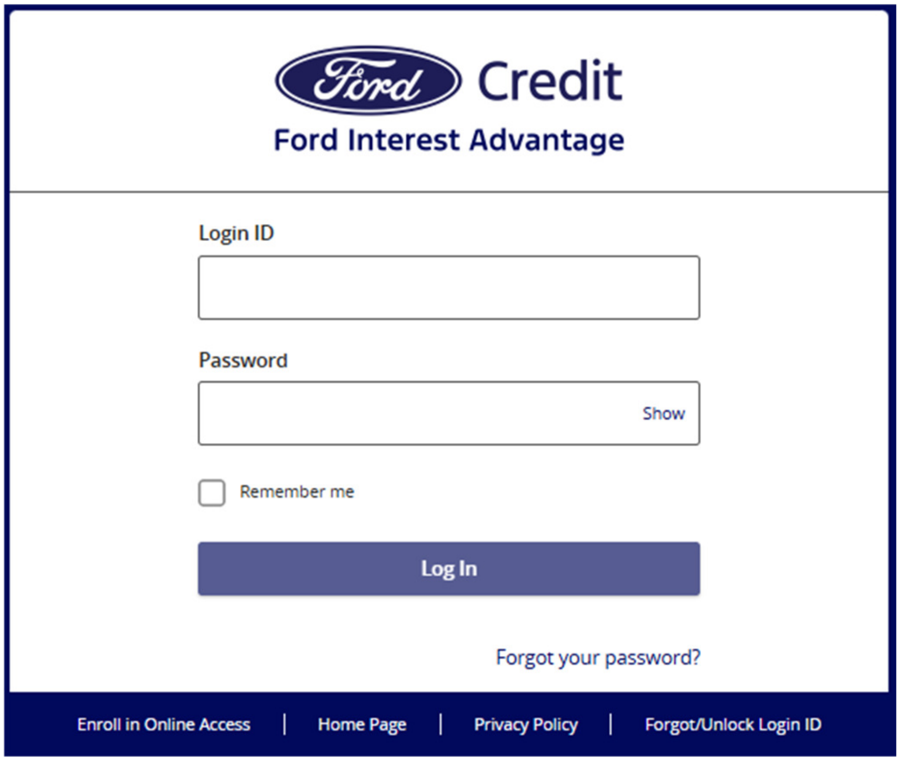
- **Detailed Views of Your Note Activity:** Easily access your balance and transaction history.
- **Self-Service Password Reset:** Manage your online access information in one location.
- **Electronic Statements:** Sign Up and go paperless to enjoy secure and instant access to your statements online.
- **Download Transaction History:** Export your data for easy record-keeping.
- **Set up External Bank Profiles and Schedule Transfers 24/7:** Set up recurring or one-time transfers anytime, anywhere.
- **Perform Bill Payments:** Pay your bills quickly and securely online.
- **Remote Check Investment:** Invest securely from anywhere using your mobile device.
- **Customizable Alerts:** Stay informed with personalized notifications for note activity and important updates.

New & Enhanced Features to Explore:

- **A New and Improved Mobile App:** Experience a fully integrated and intuitive mobile solution that mirrors the functionality of our newly revamped web platform.
- **Enhanced Security with Multi-Factor Authentication (MFA) and Biometrics:** Protect your note with an extra layer of security.
- **Digital Delivery of Statements & Tax Forms:** Access all your important documents online, including your 1099 tax forms.
- **Self-Service Wire Transfers:** Initiate wire transfers with ease and convenience through our secure online platform.
- **Self-Service User ID Request:** Manage your online access quickly and securely.
- **Streamlined Online Application:** Getting started with Ford Interest Advantage is now faster and easier than ever with our improved online enrollment process.

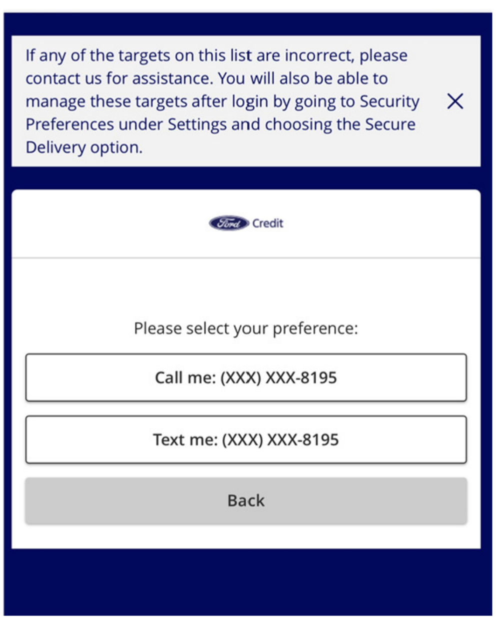
Ford Credit
Ford Interest Advantage

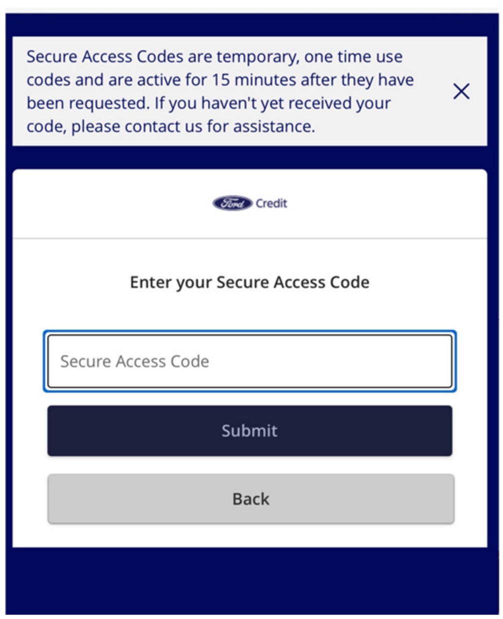
Getting Started: First Time Login



What's NEW?

Experience enhanced online security with our new Multi-Factor Authentication (MFA) secure access code, designed to protect your note from unauthorized access.





Ford Credit
Ford Interest Advantage

Getting Started: First Time Login for Existing Users

Online Access: Secure & Convenient Investment Management

Experience secure, simple investment management and convenient access to your note(s) anytime, anywhere with our upgraded Online Access platform.

Important: For enhanced security, Multi- Factor Authentication (MFA) is now required for all logins. You'll be prompted to create a new password during your first login.

For Existing Users: Your First Login to the Upgraded Platform

Follow these essential steps for your initial login to the new FIA online access platform. This process ensures your note is secure and fully set up.

1. After **October 27, 2025**, navigate to the Ford Interest Advantage home page and click "**Sign In**": https://www.ford.com/finance/investor-center/ford-interest-advantage

2. **Enter Your Credentials:** Enter your existing Online Access User ID and password, then click "Log In."

3. **Verify Your Identity (Multi-Factor Authentication):** For your security, you will be prompted to verify your identity. Select how you would like to receive your secure access code:
    - Text message
    - Phone call

4. **Enter Secure Access Code and Create New Password:**
    - Enter the secure access code
    - Create a new password when prompted

5. **Accept Terms and Conditions:** Review and agree to the Terms and Conditions to complete your setup.

You're All Set! Congratulations! Your Online Access has now been established. You may download the new mobile app after the October 27,2025 launch and use these same login credentials for both web and mobile access.

We're here to help!
Call Investor Services at **1-800-462-2614**, Monday–Friday, 8:30 a.m.–7:00 p.m. ET

Ford Credit
Ford Interest Advantage

Getting Started: Enrolling in Online Access for New Users

Online Access: Secure & Convenient Investment Management

Experience secure, simple investment management and convenient access to your note(s) anytime, anywhere with our upgraded Online Access platform.

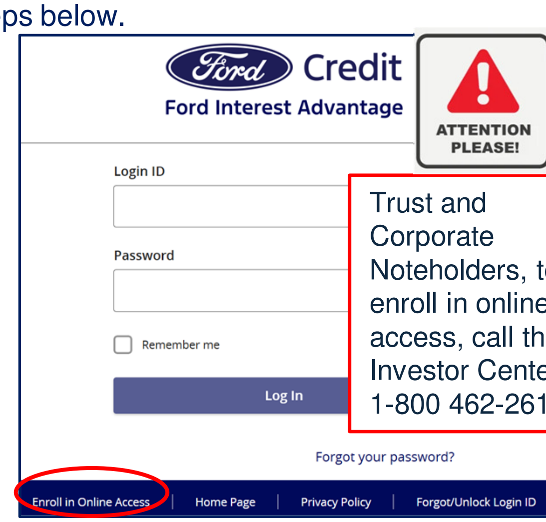
Important: For enhanced security, Multi- Factor Authentication (MFA) is required for all logins.

For New Users: Online Access Enrollment

Follow these steps to enroll in online access after the system upgrade.

1. **Visit** : https://www.ford.com/finance/investor-center/ford-interest-advantage. Scroll to "**Online Access**" and **Download Online Access Instructions** or follow the steps below.

2. **Select Sign In, then Enroll in** Online Access.



Trust and Corporate Noteholders, to enroll in online access, call the Investor Center 1-800 462-2614

1. **Complete Enrollment Form:**
   Fill out all required fields on the enrollment form and click **Continue**.

2. **Enter Secure Access Code and Create New Password:**
   - Select code delivery: SMS text or phone call.
   - Enter the secure access code.
   - Create a new password when prompted.

3. **Accept Terms and Conditions:** Review and agree to the Terms and Conditions to complete your setup.

You're All Set! Congratulations! Your case sensitive login ID has now been established. Please secure it for future use. After October 27,2025, download the mobile app and use these same login credentials for both web and mobile access.

We're here to help!
Call Investor Services at **1-800-462-2614**, Monday–Friday, 8:30 a.m.–7:00 p.m. ET

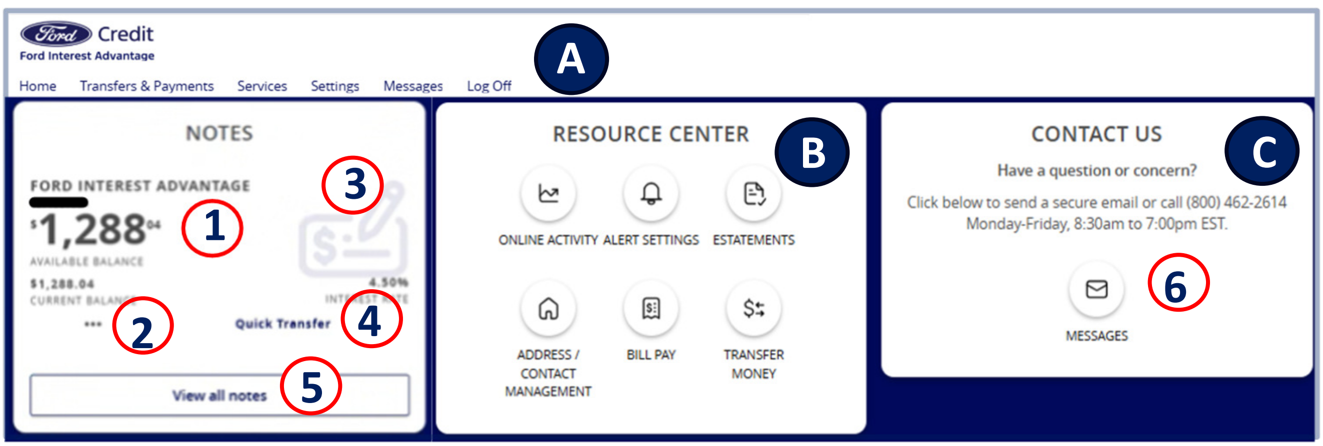
Welcome to Your Online Access Dashboard

FIA Online Access Dashboard - Home Page Overview:

Your Ford Interest Advantage (FIA) dashboard is designed for intuitive navigation, providing quick and easy access to all your note information and features.

Key Navigation Elements:

A. **Menu Bar:** Browse all available sections and features through the main navigation menu.
B. **Resource Center:** Use icon shortcuts for instant access to frequently used tools and popular features.
C. **Contact Us: Have a question or need assistance?** Click the envelope icon to send or read a secure message.



"Notes" Tile

1. **Instant Information Access:** Upon login, essential note details including interest rate, current balance, and available balance are prominently displayed on your home screen for quick reference, requiring no additional clicks.

2. **Select the three-dot menu (···)** to view transaction details or nickname your notes.

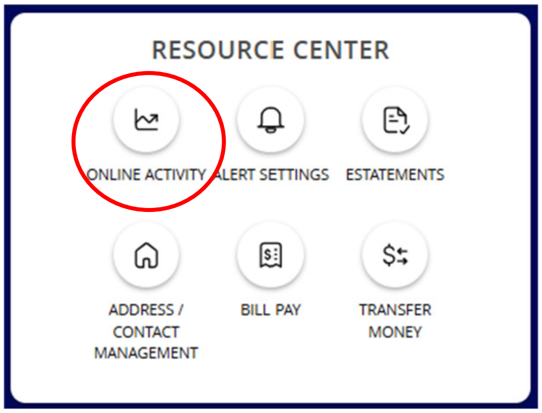
3. **Click on the tile** to view transactions, details & settings. Use icons to search, filter, complete a quick transfer, download, print, or ask a question through the secure message portal. View or Print redemption check images here too!

4. **Quick Transfer**: Transfer funds instantly between your linked external bank accounts and your Demand Notes using the **Quick Transfer** feature, facilitating investments, redemptions, and efficient redistribution of funds across your notes.

5. **View All Notes:** View activity, complete a quick transfer; or customize your dashboard by reordering, favoriting, and nicknaming your note for easy reference.

Resource Center

Resource Center: Use the convenient icon shortcuts for instant access to frequently used tools

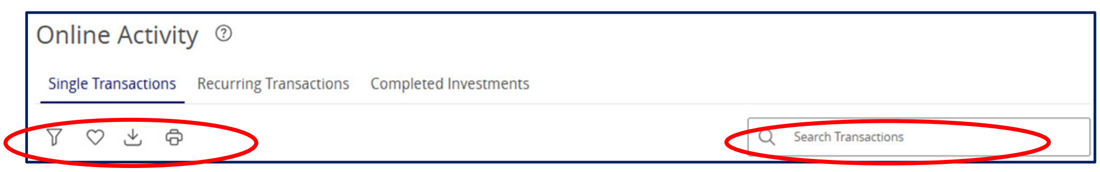


Online Activity:

Gain a comprehensive view of your Ford Interest Advantage investment. This icon allows you to:

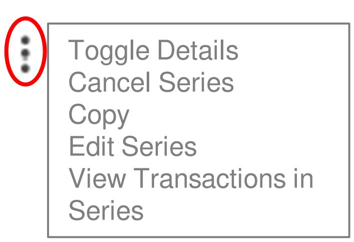
- **View All Online Transactions:** See single, recurring, and completed investment transactions across all your FIA notes in one centralized location.
- **Cancel, Edit or Print** same day transactions by selecting the vertical kebab menu on the specified transaction.

- Efficiently **search** for transactions, **create and save custom filters**, and **download or print** details for your personal records



- **Access Remote Deposit Check Images:** Easily view and print images of cleared checks associated with your note within "**Completed Investments**".

- **Manage Recurring Transactions** by selecting the vertical Kebab menu for each specified transaction.



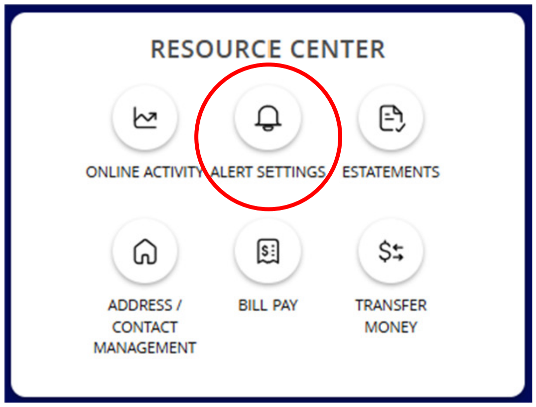
We're here to help!
Call Investor Services at **1-800-462-2614**,
Monday–Friday, 8:30 a.m.–7:00 p.m. ET

Ford Credit
Ford Interest Advantage

Resource Center

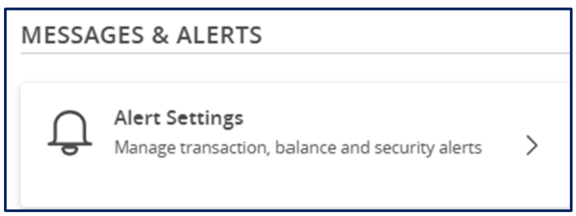
Alert Settings:

Stay informed and manage your demand note investments with customizable alerts. Receiving timely notifications about important activities and milestones offers peace of mind and enhanced security.



Managing Your Note Alerts: Access your alert settings in two convenient ways:

- Navigate to the **Settings** tab
- Select **Alert Settings** from the quick access **Resource Center**.

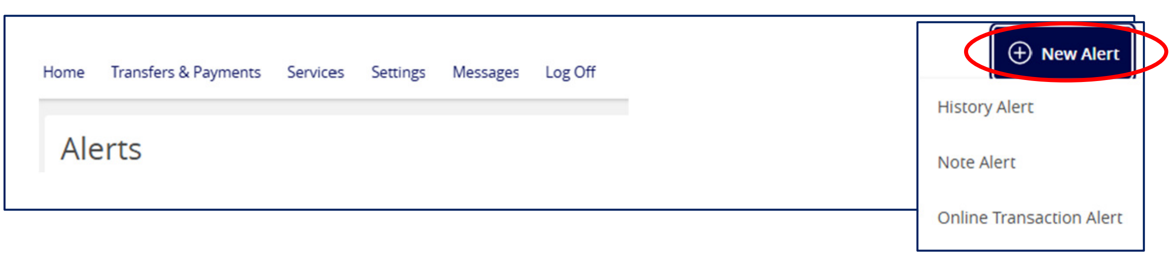


Types of Alerts

- **Essential Security Alerts:** Nine pre-set security alerts are active by default and cannot be edited, providing critical note protection.
- **Predefined Alerts:** Easily enable or disable other alerts by toggling the switch.
- **Customizable Alerts:** Create and manage custom note, online transaction, or history alerts.

Important Update Regarding Alerts: All Bill Pay alerts will automatically migrate to the new system. All other alerts previously managed in online access require re-establishment in the new platform.

To Create New Alerts: Select **New Alert** and follow the prompts to set up custom notifications based on your specific criteria, including choosing your preferred delivery method (email or SMS text).

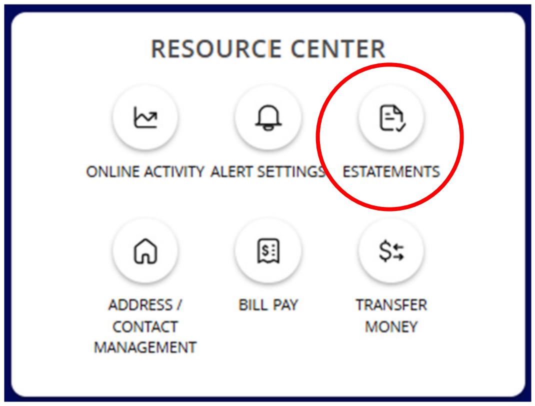


We're here to help!
Call Investor Services at **1-800-462-2614**,
Monday–Friday, 8:30 a.m.–7:00 p.m. ET

Resource Center

eStatements :

Access your FIA note statements and documents digitally with eStatements, offering a convenient, secure, and environmentally friendly way to view and manage your investment records.



E- Documents

Access all your important documents online, including **statements and 1099Tax Forms**, directly from your online portal.

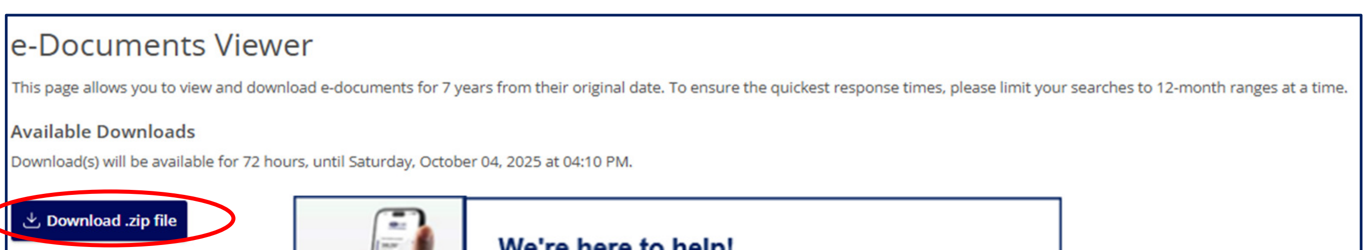
Important Note: Once online statements are opted into, paper statements will no longer be mailed to the address on file. Delivery preferences can be changed at any time by selecting **Document/Statement Delivery** under the **Settings** tab in the main menu.

Retrieving your E-Documents:

1. From the main menu, select "**Services**" followed by "**Advanced Statement Viewer**", or Select "**eStatements**" from the quick access **Resource Center.**

2. **Search for Your Document:** On the "e-Documents Viewer" page, use the available fields to refine your search. **Ensure you select the correct dates** that correspond to the document you wish to retrieve.

3. **View Available Documents:** After filling out the search fields, click **View documents for notes**. The page will then populate with a list of available statements and documents based on your search criteria. **View or Download Your Document:** From the populated list, you will have the option to:
   - **View:** Click **View** next to the desired document. A new tab will open displaying the document.
   - **Download Documents:** Select the desired document(s) and click on the "**Download Selected Documents**" option to view zip file in PDF format.
   - **Print:** Use your browser's print function to print a copy for your records.

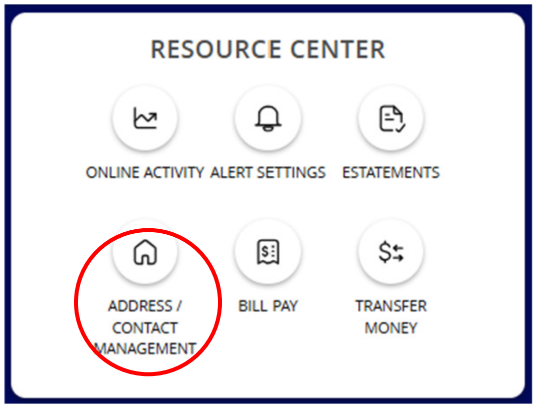


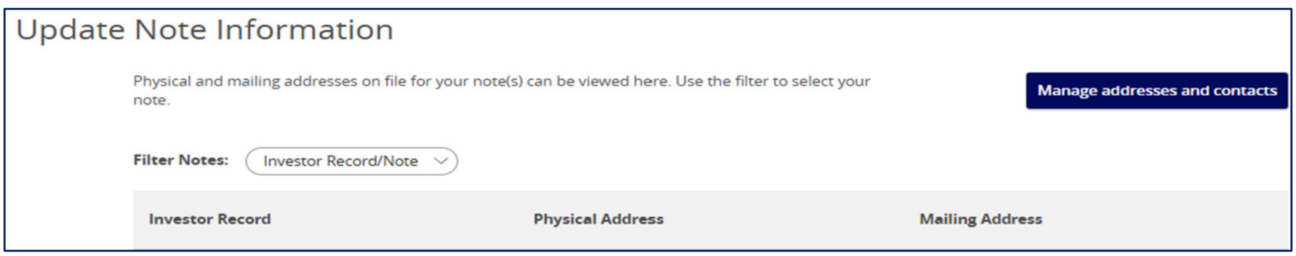
We're here to help!
Call Investor Services at **1-800-462-2614**,
Monday–Friday, 8:30 a.m.–7:00 p.m. ET

Resource Center

Address Contact Information:

Manage your physical and mailing address online in real time.





Updating your Address

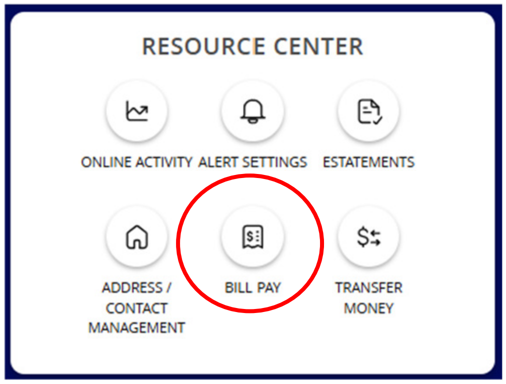
Mailing addresses are only required if you wish to receive correspondence at a location different from your primary physical address. Use the **Address** / **Contact Management** icon to manage addresses for all noteholders. Alternatively, Select **Address** / **Contact Management** under Preferences from the main menu Settings tab.

We're here to help!
Call Investor Services at **1-800-462-2614**,
Monday–Friday, 8:30 a.m.–7:00 p.m. ET

Ford Credit
Ford Interest Advantage

Resource Center

Bill Pay: Easily manage and schedule one-time or recurring payments to various payees. Payments are delivered via **ACH** or **paper check**, funded directly from your **Demand Note.** You can track all your payment activity in one centralized location.



Steps to Access and Set Up Bill Pay:

1. **Access Bill Pay:** From the landing page, select the "Transfer and Payments" tab or click the Bill Pay icon in the quick access Resource Center.

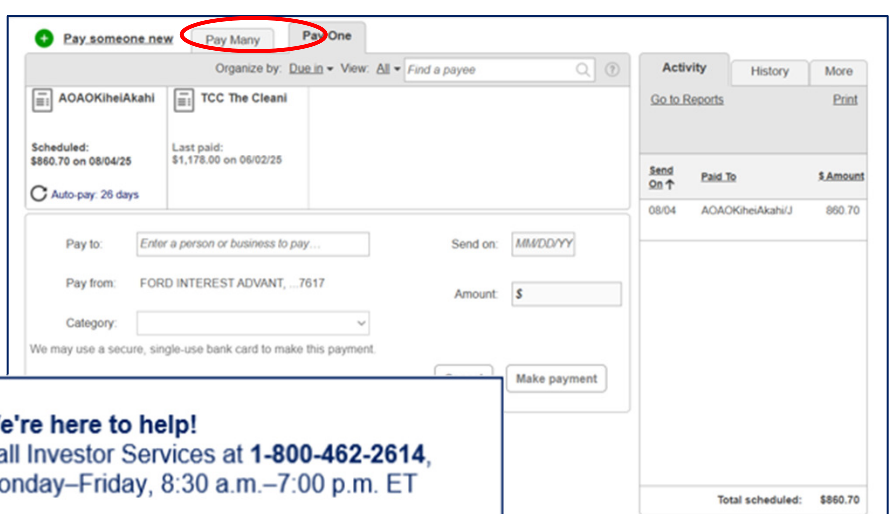
2. **Agree to Terms:** Review and accept the Terms and Conditions to proceed to the Bill Pay landing page.

3. **Bill Pay Landing Page:** See payment activity, history, and upcoming payments.

4. **Set Up a New Payee and Payment:**
    1. Click on "+ Pay someone new."
    2. Enter Full name for payee and select “Add”.
    3. Fill in the required fields for the new payee and select “Save Changes”.
    4. Set up auto pay, add a reminder, or pay the payee.
    5. Enter the payment amount and select the payment date. To allow adequate time for processing and USPS delivery, we recommend scheduling payments at least 3–5 business days before the bill's due date.

5. **View Payment Details:** After a payment has been made, you can view details by clicking on the payment within the activity or history report.

6. **Make Payments to Existing Payees:** For existing payees, navigate to the “Pay One” or “Pay Many” tab, enter the desired amount, and make the payment. Estimated delivery times will be provided.

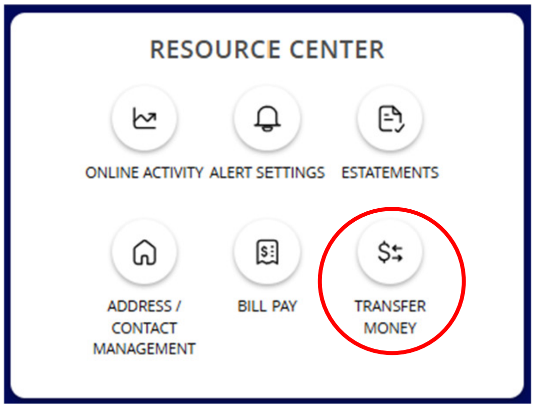


We're here to help!
Call Investor Services at **1-800-462-2614**,
Monday–Friday, 8:30 a.m.–7:00 p.m. ET

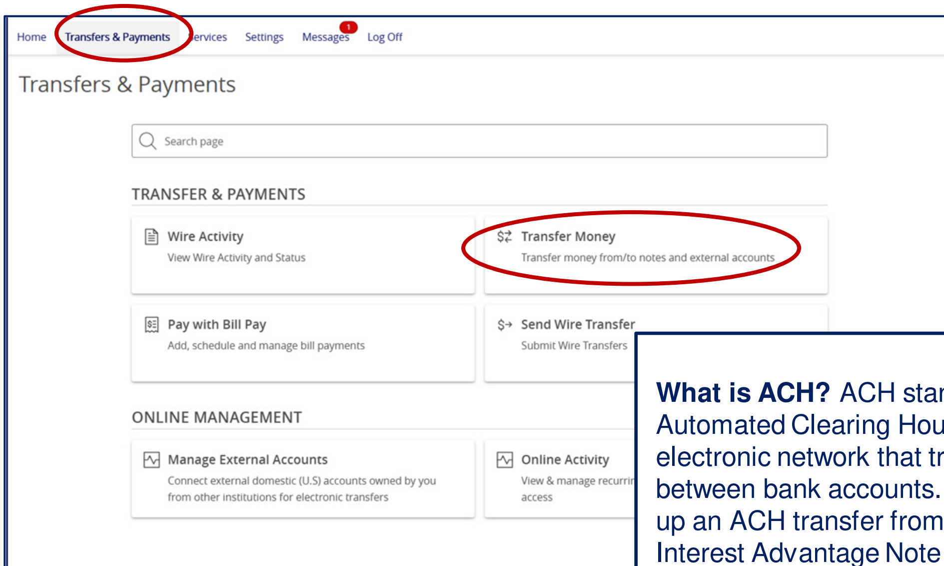
Resource Center

Transfer Money:

Effortlessly move funds between your personal notes or to and from your linked external bank accounts, with the flexibility to select dates, transfer frequency, and add personal memos.



From the main menu select **Transfer & Payments** and "**Transfer Money" or** select **Transfer Money** from the quick access **Resource Center**.



What is ACH? ACH stands for Automated Clearing House—a secure electronic network that transfers money between bank accounts. When you set up an ACH transfer from your Ford Interest Advantage Note to your external bank account, funds move electronically without the need for paper checks or wire transfers. There is a 5- business day hold on ACH investment transfers.

We're here to help!
Call Investor Services at **1-800-462-2614**, Monday–Friday, 8:30 a.m.–7:00 p.m. ET

Transfers & Payments

Transfer Money: Creating an External Transfer

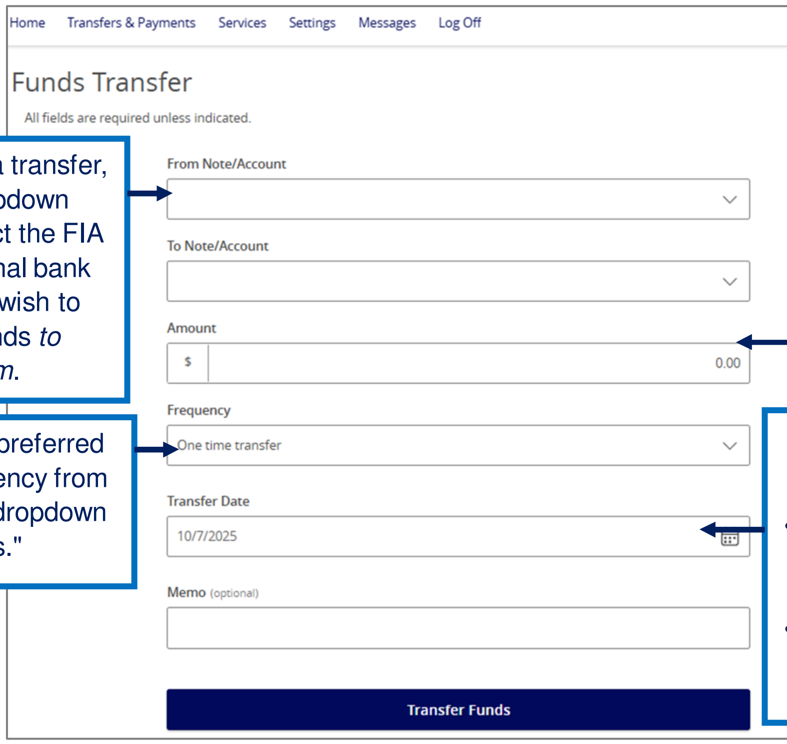
Steps to Initiate an External Transfer to or from your FIA Demand Note:

1. Navigate to the "Transfers & Payments" tab on the landing page or select the "Transfer Money" icon from the quick access Resource Center. Click "Transfer Money" to proceed.

2. **Complete Transfer Details:** On the "Funds Transfer" page, fill out the required fields. Once all fields are entered, click "Transfer Funds

When making a transfer, use the dropdown menus to select the FIA Note or external bank account you wish to transfer funds *to and from*.

Choose your preferred transfer frequency from the available dropdown options."



Please note the following **daily transfer limits** when initiating ACH transfers: **Minimum Transfer Amount:** $50

The cutoff time for ACH transfers is **2:00 PM ET**

- Transfers completed *before* the cutoff time will initiate the same business day.
- Transfers completed *after* the cutoff time will initiate the following business day.

Important: Transfers *into* your FIA Demand Note are subject to a 5-business day hold. For more details, please refer to page 19 of the prospectus.

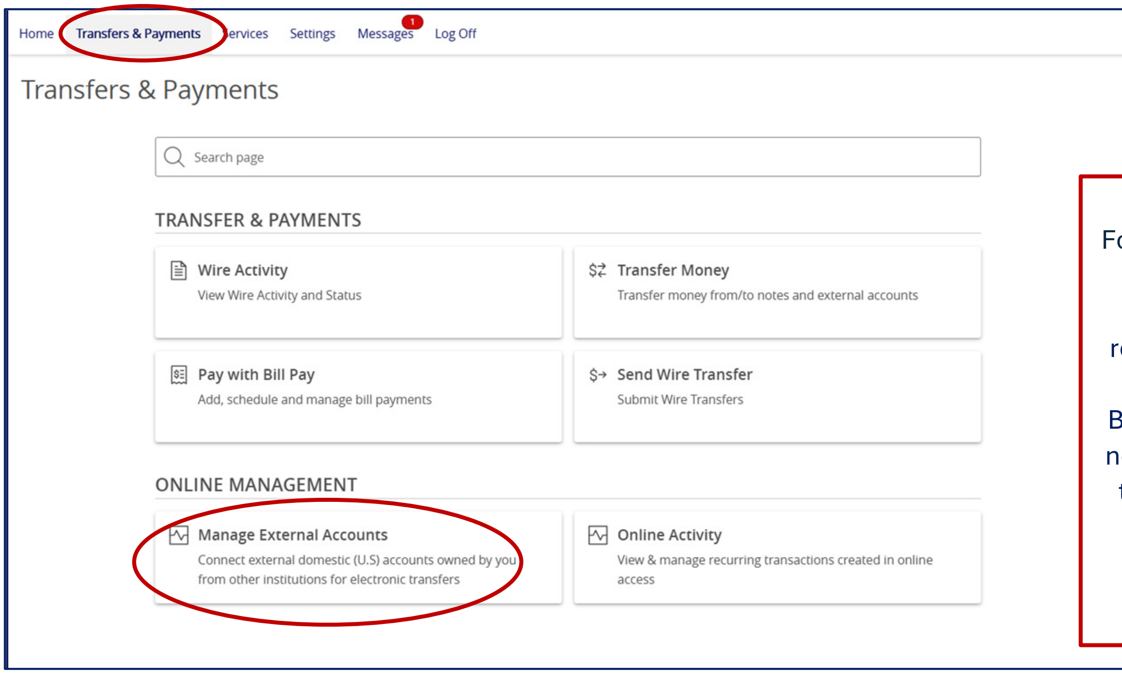
3. **Confirm Transfer:** You will receive an immediate on-screen confirmation message. An email confirmation will also be sent to your registered email address.

We're here to help!
Call Investor Services at **1-800-462-2614**, Monday–Friday, 8:30 a.m.–7:00 p.m. ET

Transfers & Payments

Manage External Bank Accounts

Add external bank accounts to your online access profile. This enables you to make convenient ACH transfers to and from your Ford Interest Advantage (FIA) Demand Note.



Important:
For successful transfers, link only checking or savings accounts registered in your name (the noteholder). Brokerage accounts are not supported, and ACH transfers will fail if the linked account is not registered to the noteholder.

Adding and External Bank Account

To begin linking an external bank account, navigate to the **Transfers & Payments** tab and then click **Manage External Accounts**.

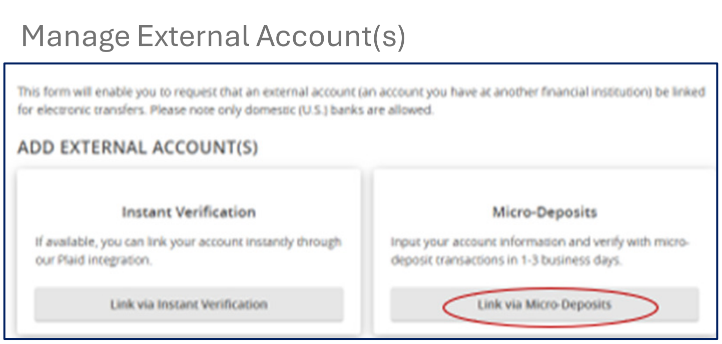
On the **Manage External Accounts** page, you will find two methods for adding a bank account:

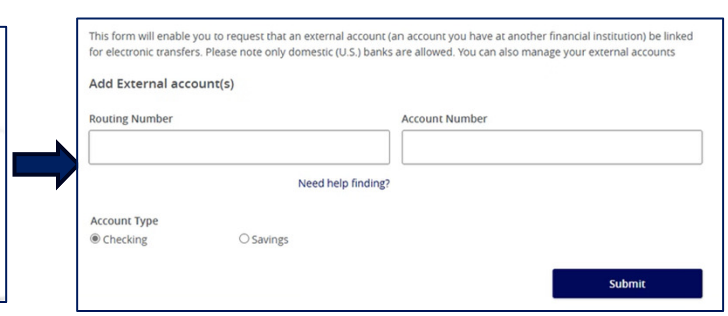
- **Instant Verification:** This method uses Plaid for immediate and secure integration.
- **Micro-Deposits*:** This method may take 1-3 business days to complete.

This guide focuses on linking an external bank account using micro-deposits.

Steps to Link via Micro-Deposits:

1. Click **Link via Micro-Deposits**.
2. Enter your external bank account's routing number, account number, and select the account type.
3. Click **Submit**.



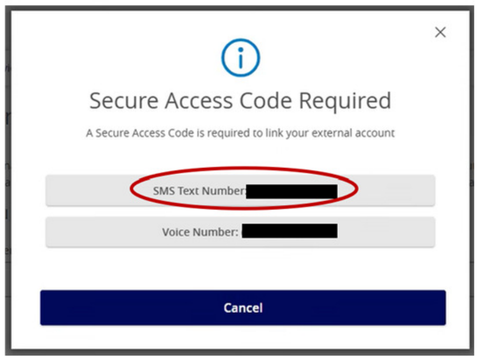


Transfers & Payments

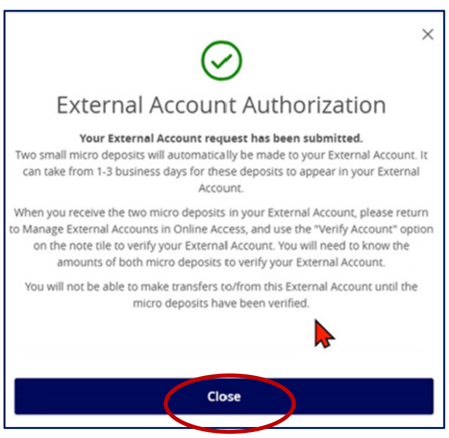
Manage External Bank Accounts

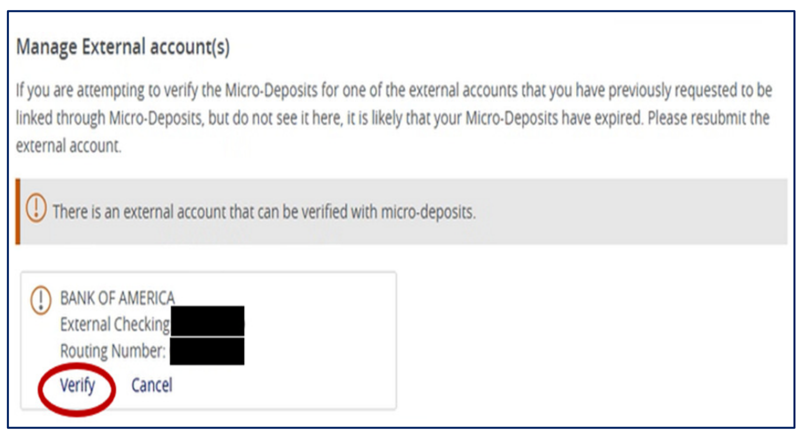
Steps to Link via Micro-Deposits Continued:

4. Verify Secure Access: You will be prompted to verify a secure access code. Choose to receive the code via SMS text or voice call to complete this step.

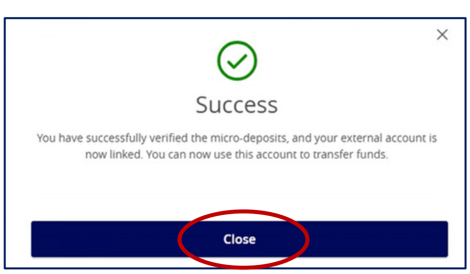


5. **Enter Secure Access Code:** Enter the received code into the provided box and click **Verify**
6. **Awaiting Micro-Deposits:** A confirmation will appear, indicating your external account request has been submitted and is pending. Micro-deposits will appear in your external bank account within 1-3 business days. Click **Close** to dismiss the confirmation.
7. **Verify Micro-Deposits:** After 1-3 business days, once the micro-deposits appear in your external bank account, return to the **Manage External Accounts** page and click **Verify** next to the pending account.





8. **Enter Micro-Deposit Amounts:** Enter the exact amounts of the micro-deposits without decimals (e.g., if the deposit is $0.15, enter 15). Click **Submit**.
9. **Final Secure Access Verification:** You will be prompted for a final secure access code. Choose to receive the code via SMS text or voice call. Enter the code and click **Close**.
10. **Account Linked:** Your successfully linked external bank account will now appear on the **Manage External Accounts** page. You are now ready to create ACH transfers to and from your Ford Interest Advantage (FIA) Demand Note.

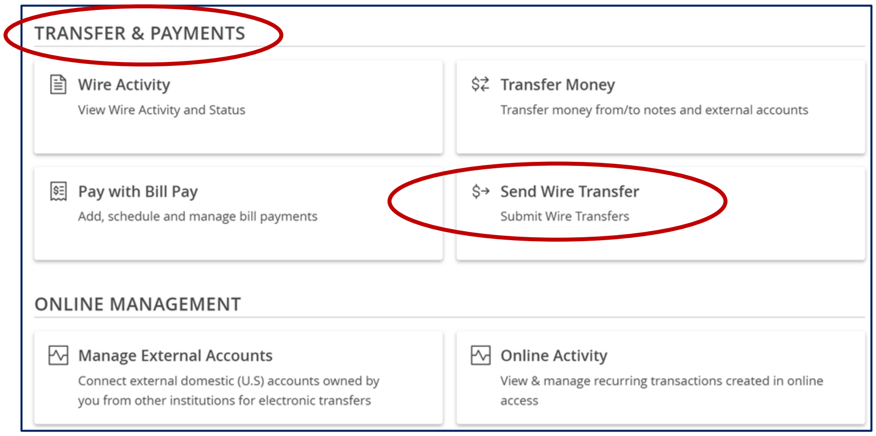


We're here to help!
Call Investor Services at **1-800-462-2614**,
Monday–Friday, 8:30 a.m.–7:00 p.m. ET

Transfers & Payments

Send Wire Transfer

Securely initiate and manage Wire transfers from your FIA Demand Note to linked external bank accounts, directly from our web portal or mobile app.



Creating a Wire Transfer from your FIA Demand Note:

Execute a one-time domestic wire transfer directly from your FIA Demand Note account.

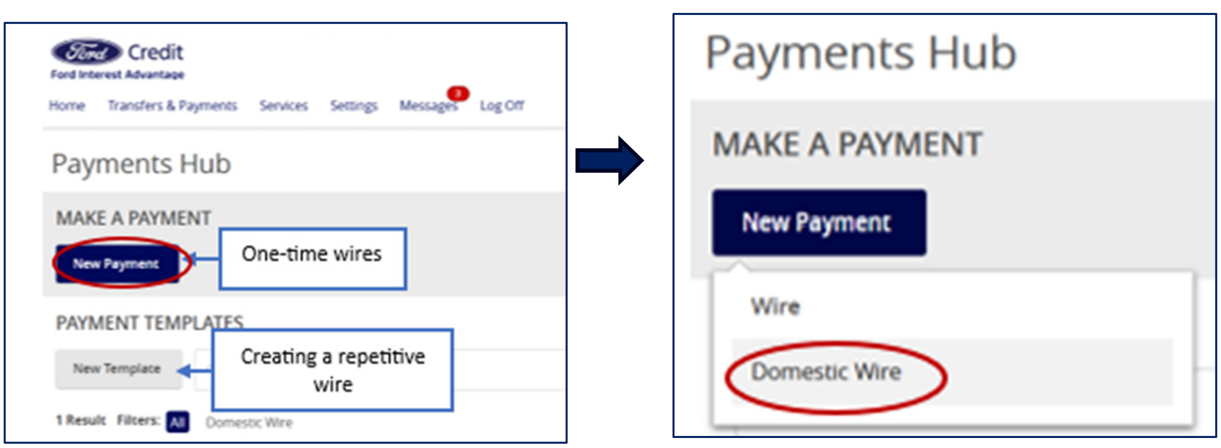
Important Notes:
- Wire transfers have a minimum amount of $500.
- A $25 fee applies per wire transfer.
- Wires submitted before the cutoff time of 12 PM (EST) will be released the same day.
- Requests submitted after the cutoff time will be released the following business day.

Step-by-Step Instructions:

1. Start a New Wire Transfer
- Navigate to the **Transfers & Payments** tab.
- Click **Send Wire Transfer**

2. Select Payment Type
- On the "Payments Hub" page, click "New Payment" for a one-time transfer.
- Then, select "Domestic Wire".

(Note: For recurring wires, you would select and create a "New Template".)

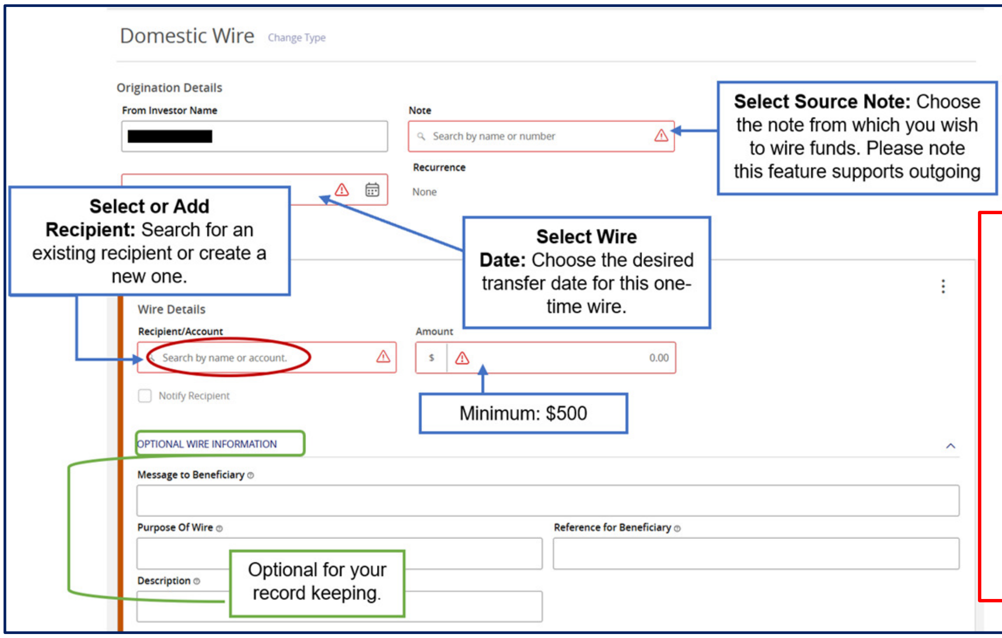


Transfers & Payments

Wire Transfer Steps Continued:

4. Complete Origination Details & Search Recipient:

- The **Domestic Wire** landing page will be displayed.
- Complete the required origination detail fields.
- Set Recurrence Schedule if desired



Wire Submission Deadline: Wires submitted by 12:00 PM EST are released the same day. Submissions after this cutoff will process the following business day.

5. Add New Recipient Details:

- To add a new recipient, click the **Search by name or account** field under **Recipient/Account**.
- Select **+ New Recipient**.
- Complete the **Recipient Details** (mandatory **Account** field).
- For **Beneficiary FI** fields, either manually enter details or use the bank search function for autofill.

6. Intermediary FI Details (Conditional):

- **For third-party wires:** Complete both **Intermediary FI** and **Recipient Details.**
- **For individual wires:** Skip **Intermediary FI** fields and complete **Recipient Details**

7. Save Recipient:

- Once all details are completed, select “Save Recipient” or “Use Without Saving” the recipient.

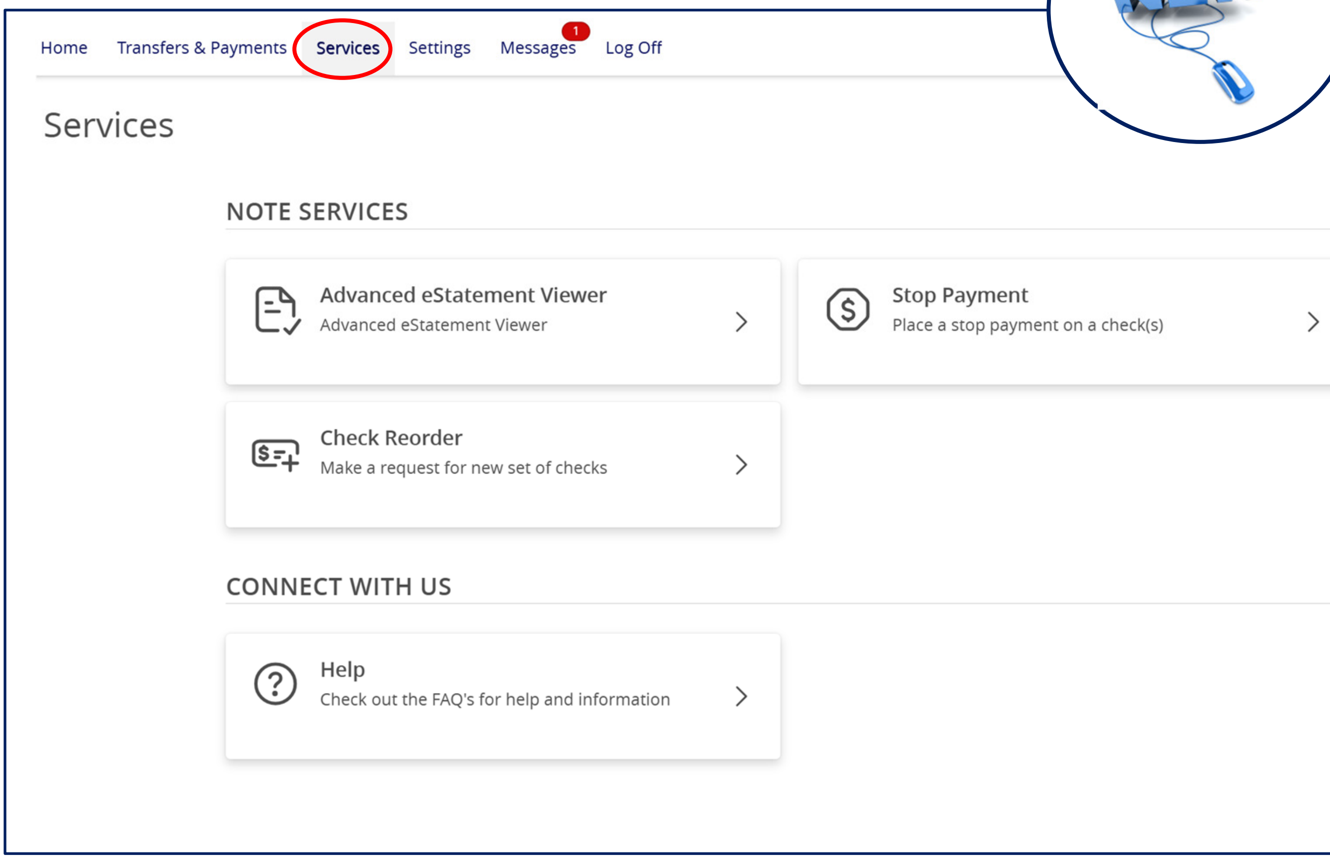
We're here to help!
Call Investor Services at **1-800-462-2614**,
Monday–Friday, 8:30 a.m.–7:00 p.m. ET

Services

Services Menu

Access various features and information by selecting the **Services** tab on the menu bar.

- **Advanced eStatement Viewer:** View statements, confirmations and advices, and 1099 tax forms.
- **Stop Payments:** Initiate single or multiple check stop payments and review their status within online activity
- **Check Reorders:** Place new check orders.
- **Connect With Us Tile:** Access FAQs and helpful information



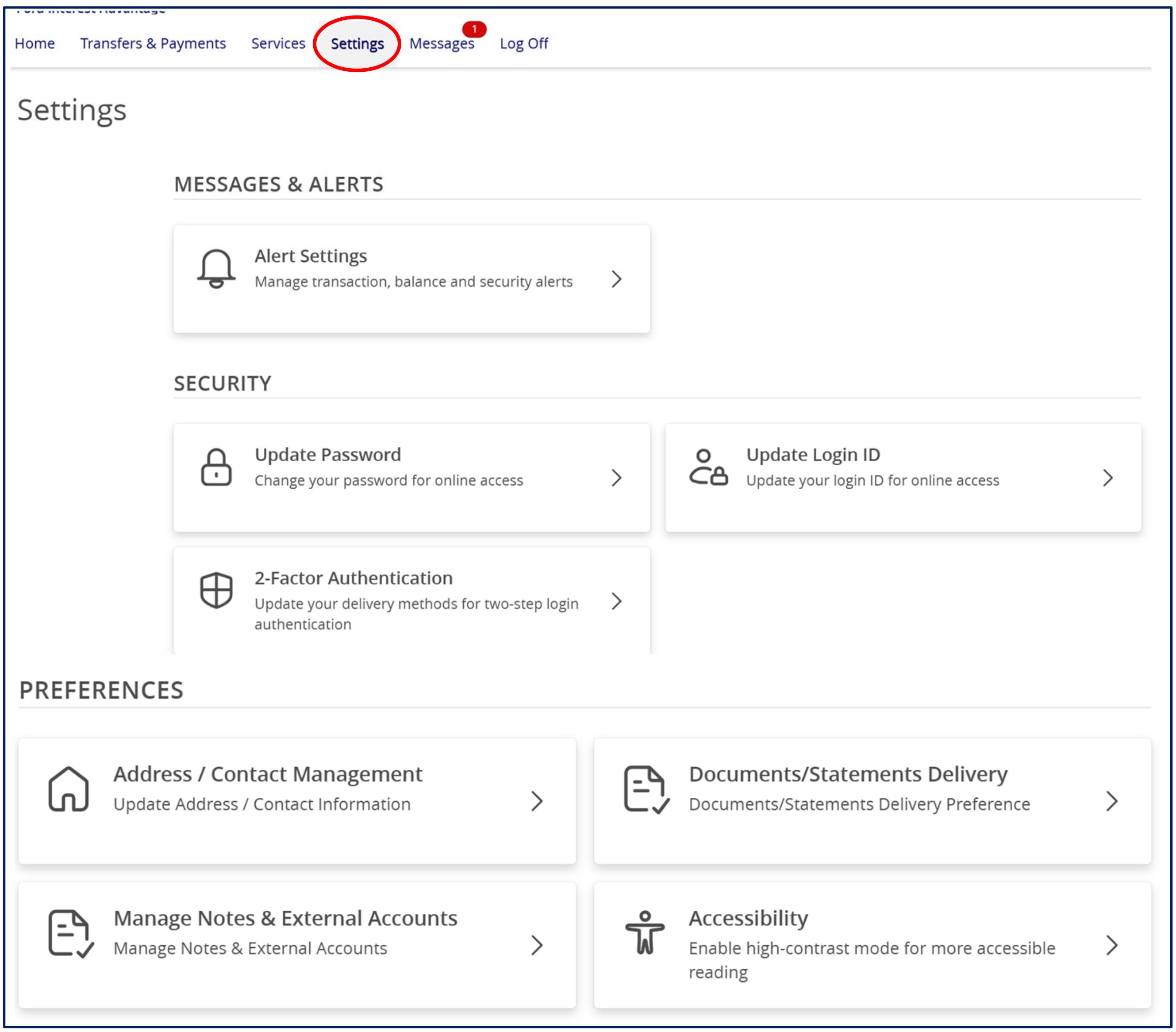
We're here to help!
Call Investor Services at **1-800-462-2614**,
Monday–Friday, 8:30 a.m.–7:00 p.m. ET

Settings

Settings Menu

The **Settings** tab allows you to manage personal information, note preferences, and security settings:

- **Alert Settings:** Manage alert configurations.
- **Password:** Update password.
- **Login ID:** Change Login ID.
- **Two-Step Login Authentication:** Update delivery method for two-step authentication.
- **Address and Contact Information:** Update current address and contact details.
  Document/Statement Delivery: Select preferred document and statement delivery methods.



Ford Credit

Ford Interest Advantage