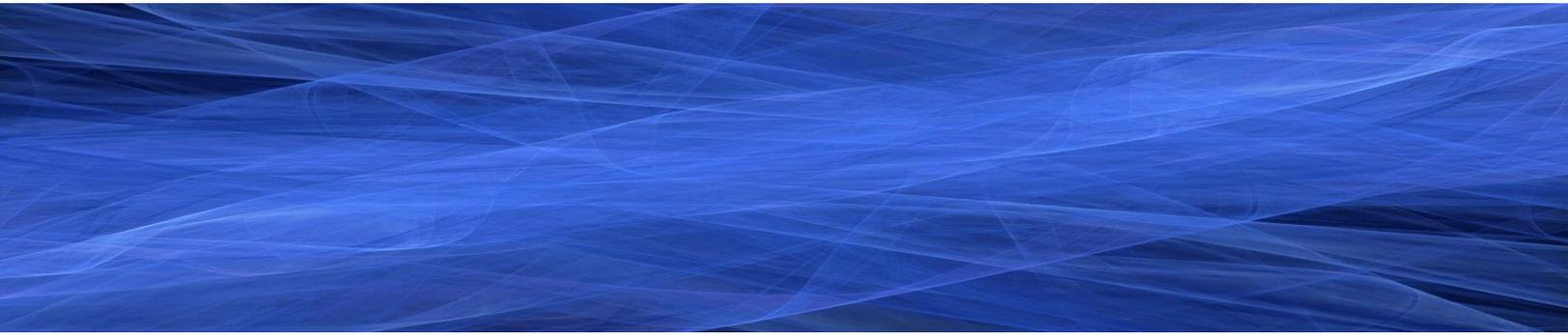


Online Banking



Self-Enrollment Guide

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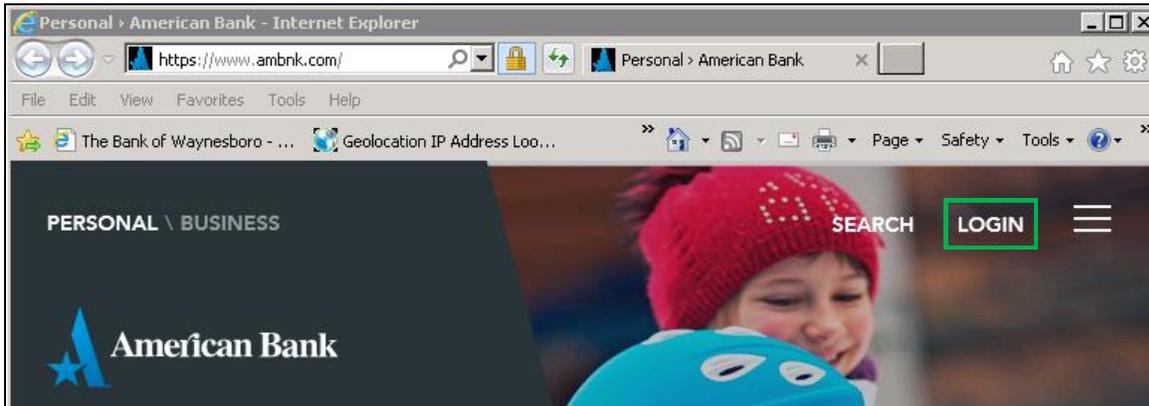


Online Banking Self-Enrollment

Consumer and business customers have the ability to self-enroll for American Bank's Online Banking product. This option is available for customers who do not currently have an online banking account.

Please follow these steps:

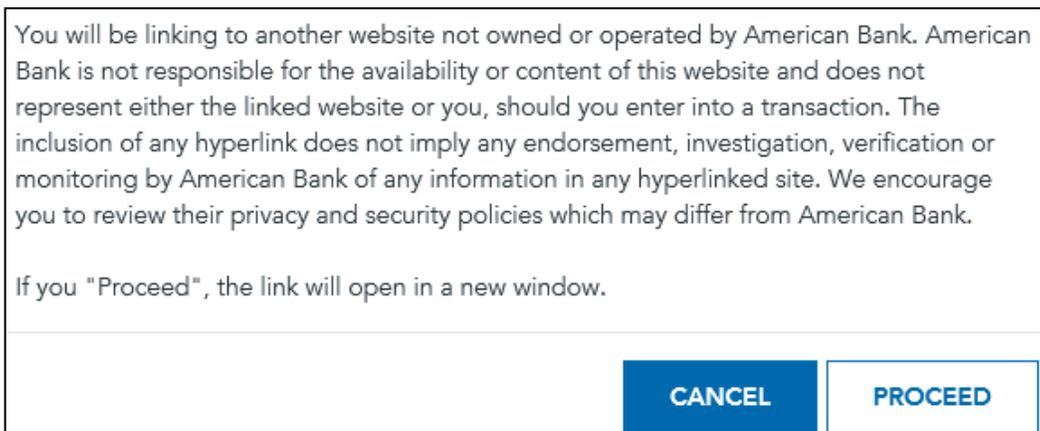
1. Navigate to www.ambnk.com.
2. Click **Login**.



3. Select **Enroll**.



4. Click **Proceed** to continue to American Bank's online banking website.



5. Review the Online Banking Agreement and Online Banking Disclosure link. Click **I Agree**.

Online Banking Agreement ?

Thank you so much for your interest in signing up for our Online Banking. Please be assured that this is a secure site and no one else but us (your bankers at American Bank) will see your personal information.

Before we get started, please make sure you have the following items:

- Your account number
If you are the primary owner on the account, all other accounts that you are the primary owner on will be automatically linked. If you are listed as a secondary owner, you will only get a link to the account number you list. If there are additional accounts that list you as a secondary owner, please contact the number listed and we will add them to your online banking account.
- Your Social Security Number or Tax ID Number

[Online Banking Agreement](#)

6. Select the **Account Type**
- Consumer customers will select **Retail**. Enter your Social Security number.
 - Business customers will select **Business**. Enter your Tax Identification number.
7. Input one **account number** and the **email address** we have on file.
8. Click **Continue**.

Please Verify Your Information ?

Before we get started, make sure you have the following items:

- Your account number
- Your Social Security Number or Tax ID Number
- The email address on file with us

You can find your account number on the account agreement provided to you at the time of opening. You may also find your account number in the center set of numbers on the bottom of your checks or deposit tickets.

Account Type Retail Business

*Social Security Number (no spaces or dashes)

*Account Number

*Email Address

9. Complete all fields marked with an asterisk. **The information entered into the application must be a match to American Bank's records.**
10. Click **Submit**.

Retail Application

Please complete the following fields. Fields marked with an asterisk are required.

*Full First Name

Middle Name

*Last Name

*Address (Po Box, if applicable)

Address 2

*City

*State

*Zip Code

*Date of Birth (MM/DD/YY)

Business Application

Please complete the following fields.

*Business Name

*Address (Po Box, if applicable)

Address 2

*City

*State

*Zip Code

11. Your application will be either successful or unsuccessful.
 - a. If the required information does not match American Bank's records, or if there is already an online banking account for the SSN or Tax ID, the application is unsuccessful. The following screen displays:

We're Sorry!

Your application for Online Banking cannot be processed at this time. You may already have an Online Banking account or the information you provided does not match what we have on file. If you would like to reattempt enrollment, try inputting your address in a different format (Ave vs Avenue) or contact us if you would like to update your account information. Please visit any branch or call 218-885-8744 for further assistance.

- b. If enrollment is successful, click the **Send Email Verification** button. An email is sent to your email address provided in the application.

Send Email Verification

When you click the Send Email Verification button below, you will be sent an email to verify your online enrollment.

IMPORTANT:

Enrollment will not complete successfully until you click the verification link in the email!

When clicking the link in the email, you must perform that activity from the same computer and web browser you are currently using, and you must click the link within 1 hour from now!

Please click the Send Email Verification button below to continue.

[Send Email Verification](#)

12. After clicking the Send Email Verification button, a verification message appears.

Information Message: A verification email has been sent to InternetBanking@ambnk.com at 1/10/2018 9:14:15 AM (CST).
Please click the link contained in that email to complete the online enrollment process

Email Verification Sent

A verification email has been sent successfully.

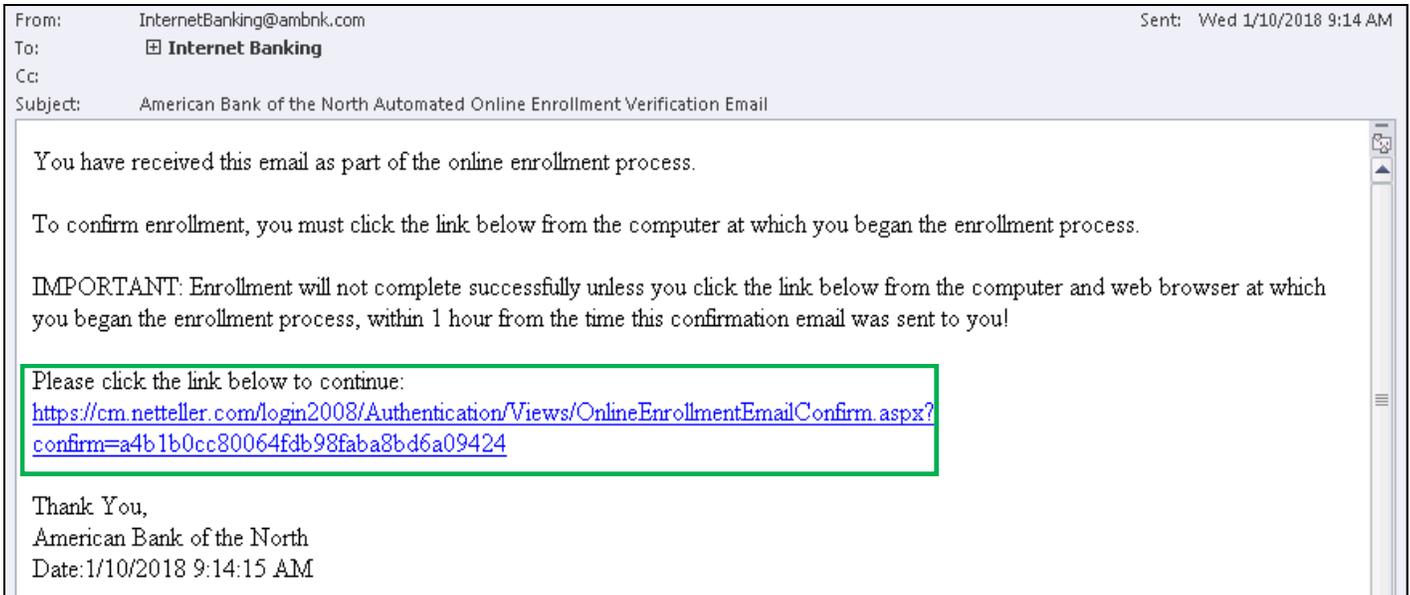
Please click the link contained in that email to complete the online enrollment process.

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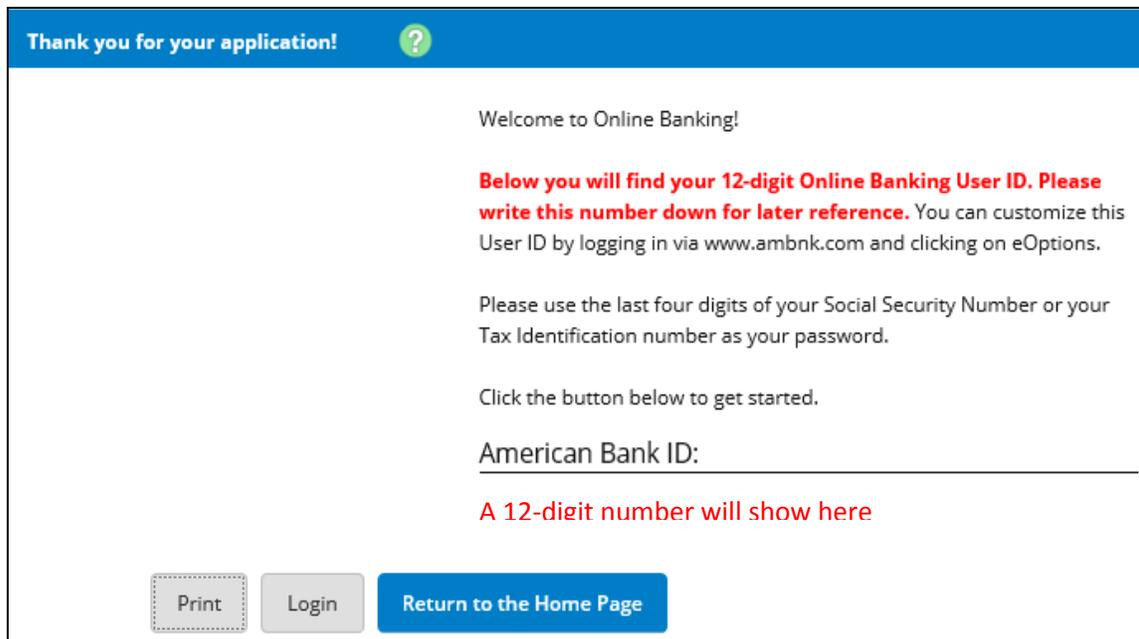


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13. **Check your email.** Click the link contained in the verification email **within one hour** and from the **same browser** used for the Online Banking application.
 - a. For example, if you completed the application in Internet Explorer but your email program uses Firefox to open links, your enrollment will not be successful.



14. A confirmation screen displays your American Bank ID. **Record this information for future reference.** The initial password is the last four digits of your Social Security number.
15. Select **Login** to access your new Online Banking account!



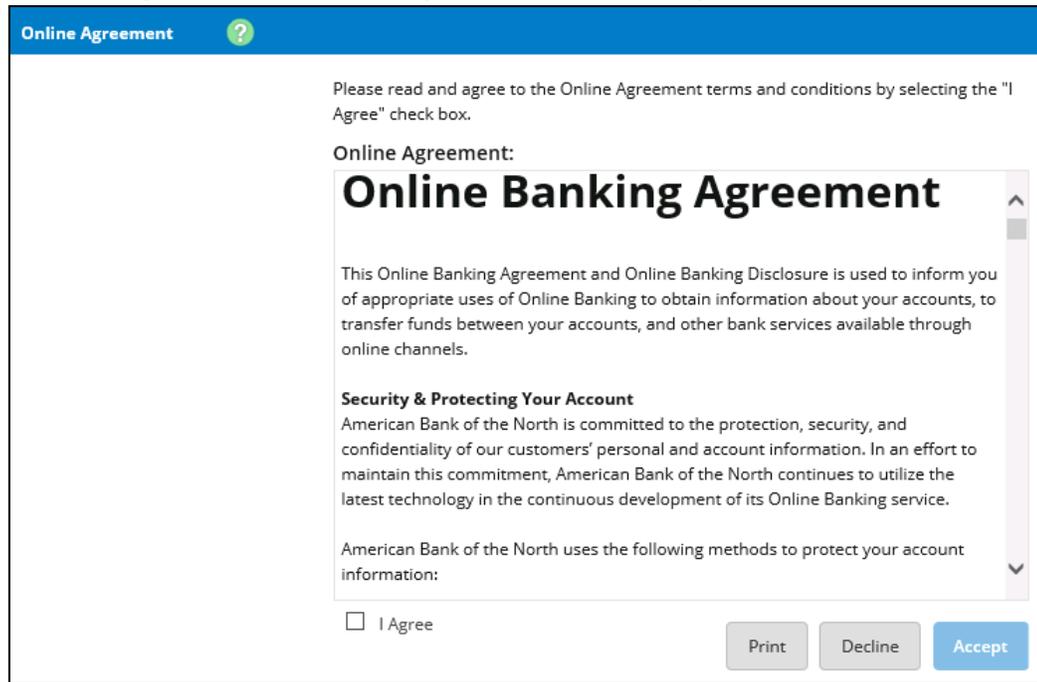
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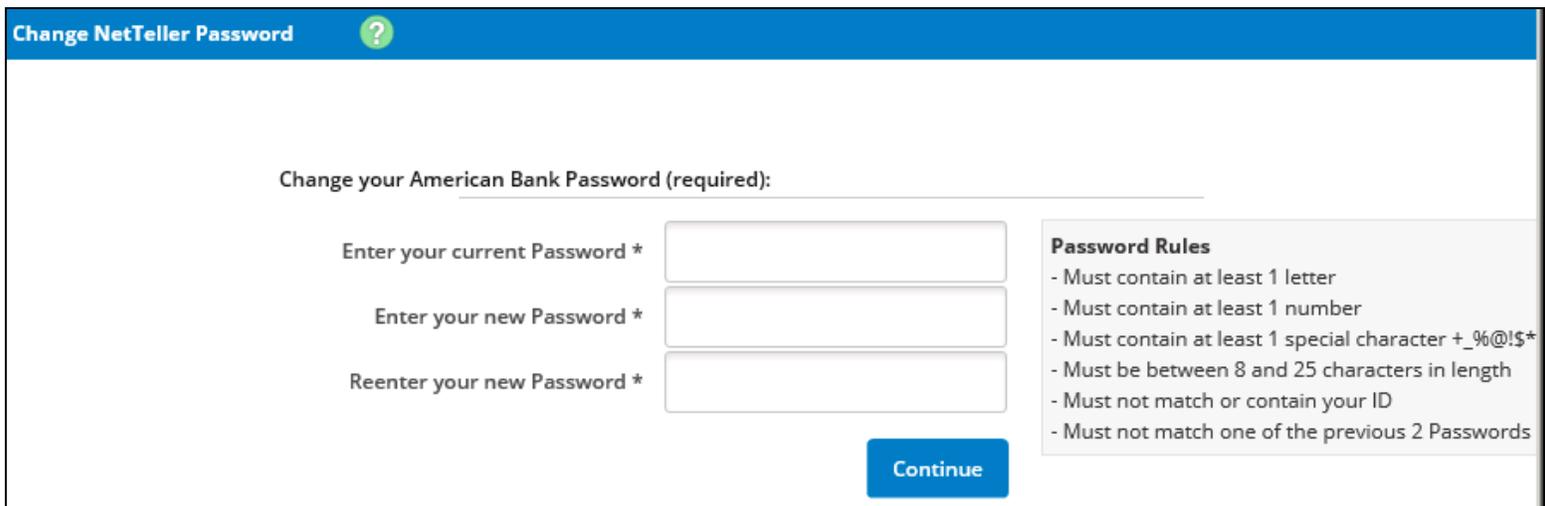
First-time Login Steps

1. After clicking Login, the Online Banking Agreement will show.
2. Review the Agreement, check the *I Agree* box and click **Accept**.



The screenshot shows the 'Online Agreement' page. At the top, there is a blue header with the text 'Online Agreement' and a question mark icon. Below the header, the text reads: 'Please read and agree to the Online Agreement terms and conditions by selecting the "I Agree" check box.' Underneath, it says 'Online Agreement:' followed by a large heading 'Online Banking Agreement'. The main content area contains the following text: 'This Online Banking Agreement and Online Banking Disclosure is used to inform you of appropriate uses of Online Banking to obtain information about your accounts, to transfer funds between your accounts, and other bank services available through online channels.' A sub-section titled 'Security & Protecting Your Account' states: 'American Bank of the North is committed to the protection, security, and confidentiality of our customers' personal and account information. In an effort to maintain this commitment, American Bank of the North continues to utilize the latest technology in the continuous development of its Online Banking service.' Below this, it says: 'American Bank of the North uses the following methods to protect your account information:'. At the bottom left, there is a checkbox labeled 'I Agree'. At the bottom right, there are three buttons: 'Print', 'Decline', and 'Accept'.

3. Change your American Bank Online Banking password.
 - a. The Current Password will be the last 4-digits of your SSN.
 - b. **The new password must follow the password rules listed to the right side of the page.**



The screenshot shows the 'Change NetTeller Password' page. At the top, there is a blue header with the text 'Change NetTeller Password' and a question mark icon. Below the header, the text reads: 'Change your American Bank Password (required):'. There are three input fields: 'Enter your current Password *', 'Enter your new Password *', and 'Reenter your new Password *'. To the right of these fields is a box titled 'Password Rules' with the following list of requirements: '- Must contain at least 1 letter', '- Must contain at least 1 number', '- Must contain at least 1 special character +_%.!\$*+', '- Must be between 8 and 25 characters in length', '- Must not match or contain your ID', and '- Must not match one of the previous 2 Passwords'. At the bottom right, there is a blue button labeled 'Continue'.

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4. **Select a personal image.** This image will show on every page as you navigate online banking. The image reassures you that you are on a secure site.

Select Personal Image ?

For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Image. If you have not set up your Personal Image, a random image will appear. When you login, you will be prompted to select an image.

Personal Icon

Current Image 

Click to Select or Change your Image



<<< Prev Next >>>

Cancel **Submit**

5. Click **Continue** on the Security Features introduction.

Additional Security Feature!

In order to make your online banking experience as secure as possible, American Bank has a security feature that detects any uncharacteristic or unusual behavior involving your online banking account. If anything out of the ordinary is detected we will verify your identity using challenge questions or phone call verification. We will never ask you for your account information.

How Does It Work?

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions or complete a phone call verification to make sure that it's really you.

What Are The Next Steps?

- Answer and verify three security questions.
- Set up at least one phone call verification number.
- Continue banking, with an even higher level of security.

Continue

6. **Set up 3 security questions and answers.** You will be prompted to answer one or more of the questions in the future. **The answers are not case sensitive.**

Verification Questions (required)

From now on we will monitor the login activity and transactions performed in your account, and if we suspect a high-risk transaction is about to be performed we will ask you a few verification questions. Please take a moment to select one question from each of the three drop-down menus

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

7. **Confirm or Edit** your security question and answer selections.

Verify Question (modify)

Modify your current setting below or select "Continue" to keep those settings.

Question One: What is your youngest child's middle name?
Answer: test

Question Two: Which was the first foreign country you visited?
Answer: test

Question Three: What is your favorite fictional character?
Answer: test

8. **Enter contact phone number(s).** If you are unable to answer your security questions, the phone number(s) may be used as a call back verification to verify the validity of the person logging in.

Verification Phone Number(s)

Please set up **at least one** call-back verification phone number. Our monitoring system can contact you by phone if you choose to bypass answering the security questions.

Primary Call Back Settings (required):

Phone Type	Area Code	Phone Number	Ext. (optional)
Home	218	123 - 4567	

Secondary Call Back Settings (optional):

Phone Type	Area Code	Phone Number	Ext. (optional)
--		- - -	
--		- - -	
--		- - -	

Submit

9. **Confirm or Edit** your phone number selection(s).

Call Back Confirmation

Please confirm your phone numbers below. You may be contacted at one of these numbers in case we need to confirm your identity.

Please confirm your phone numbers:

Home (218) 123 - 4567

Edit **Confirm**

10. Enter your email address and create a Password Reset Question and Password Reset Answer.
This will allow you to self-reset your password if you ever become locked from your account!
11. Click **Submit**.

Personal Information

Enter/Update Email Address, Password Reset Question & Answer

Email address on file:

*** The question and answer field below are used to prompt you when you need to reset your password.**

Password Reset Question:

Password Reset Answer:

12. You are now logged in to your new Online Banking account!

eBanking	ePay	eStatements	AMBANK Credit	eOptions
My NetTeller	Accounts	Interest Rates	Transactions	
<p>Welcome to American Bank of the North!</p> <p>Welcome Donald Edward Duck!</p>				
Deposit Accounts View 5 10 20 50 100 ALL				
ACCOUNT NAME (Click for Details)	BALANCE	STATUS	Options	
IRA	\$0.00		Select Option ▼	
IRA 1	\$0.00		Select Option ▼	

Please contact InternetBanking@ambnk.com with any questions about Online Banking!

