

## Questions

### When will my funds be available?

If your deposit is made before 4 p.m., is error free and you receive a confirmation email from us, your funds will be available the same business day. Funds from deposits made after 4 p.m. will be made available the following business day.

### What account types qualify for eDeposit?

You can make eDeposits to your checking and savings accounts. If you would like additional accounts added to your eDeposit options, please contact our eBanking Support Center.

### Do I need to use a deposit ticket to make an eDeposit?

No. American Bank will submit a substitute (or electronic) deposit ticket to post the check to your account.

### What types of checks are unacceptable for eDeposit?

- Checks not drawn on a United States financial institution or not payable in United States currency
- Savings bonds
- Checks payable to any person other than you
- Checks containing clear evidence of alteration to any of the fields on the front or back
- Checks that are 6 months old or post dated
- Checks that are incomplete or mutilated

### eBanking Support Center

Monday - Friday 8:00 a.m. - 5:00 p.m CST

Call  
218-885-8744

Email  
InternetBanking@ambnk.com

## American Bank Locations

### Biwabik

221 Main Street  
Phone: 218-865-6345  
Fax: 218-865-6744

Lobby Hours:  
Monday-Friday: 10 am-4 pm

### Chisholm

231 West Lake Street  
Phone: 218-254-3341  
Fax: 218-254-5467

Lobby Hours:  
Monday-Friday: 9 am-4 pm

### Cook

128 Highway 53 SE  
Phone: 218-666-0393  
Fax: 218-666-0396

Lobby Hours:  
Monday-Friday: 8:30 am-5 pm

Drive-Up Hours:  
Monday-Friday: 8 am-5 pm

### Grand Rapids North

428 NW Fourth Avenue  
Phone: 218-327-0818  
Fax: 218-327-0812

Lobby Hours:  
Monday-Friday: 8:30 am-5 pm

Drive-Up Hours:  
Monday-Friday: 8 am-5:30 pm  
Saturday: 8am-12pm

### Grand Rapids South

1215 S Pokegama Ave  
Phone: 218-327-1121  
Fax: 218-327-1096

Lobby Hours:  
Monday-Friday: 8:30 am-5 pm

Drive-Up Hours:  
Monday-Friday: 8 am-6 pm  
Saturday: 10 am-2 pm

### Hibbing Downtown

2015 East Third Avenue  
Phone: 218-262-5000  
Fax: 218-262-1466

Lobby Hours:  
Monday-Friday: 8:30 am-5 pm

Drive-Up Hours:  
Monday-Friday: 8 am-6 pm  
Saturday: 9 am-1 pm

### Mt. Iron Expressway

8401 Unity Drive  
Phone: 218-741-0816  
Fax: 218-741-9250

Lobby Hours:  
Monday-Friday: 8:30 am-5 pm

Drive-Up Hours:  
Monday-Friday: 8 am-6 pm

### Nashwauk

117 Central Avenue  
Phone: 218-885-2278  
Fax: 218-885-1824

Lobby Hours:  
Monday-Friday: 8:30 am-5 pm

Drive-Up Hours:  
Monday-Friday: 8:30 am-5 pm

### Orr

4539 Highway 53  
Phone: 218-757-0121  
Fax: 218-757-0122

Lobby Hours:  
Monday-Friday: 10 am-4 pm

# eDeposit

Deposit your checks anytime, anywhere.



**American Bank**  
MEMBER FDIC

 [ambnk.com](http://ambnk.com)

Leading for life



**American Bank**  
MEMBER FDIC





Our eDeposit program allows you to deposit checks safely and securely from your home, your office, the cabin, your boat or anywhere else you happen to be. It's as simple as downloading our free eMobile app, snapping a picture of the front and back of your check and hitting send.

**Getting started is easy.**

### You'll Need

- A camera-enabled Apple® or Android® device
- Our FREE eMobile app
- A valid email address
- An American Bank of the North:
  - Online banking account
  - Eligible checking or savings account

### To Enroll

- Login using your eMobile app.
- Click on the eDeposit menu option
- Complete User Registration by entering your name and email address.
- Review the eDeposit Agreement. Check the box to Agree.
- Click Continue.
- Select the account(s) to eDeposit to. Click Submit.
- Review the Registration Status. Click OK.
- Begin using eDeposit!

### eDeposit Limits and Fees

eDeposit users will be allowed to deposit:

- 5 checks/day or 25 checks/month.
- \$1,500 per day; \$5,000 per month.

Contact eBanking Support to request greater eDeposit limits as needed.

### Fees

Consumers - \$1.00 per deposit

Businesses - \$15.00 per month

### How to Make an eDeposit

1. **Login** using your **eMobile** app
2. Select **eDeposit**
3. Click **the + icon**
4. Select **Check Front** to capture the front image of your check.
5. **Endorse the back of your check with "For eMobile Deposit Only" followed by your signature.** (Failure to do so may result in your deposit being rejected).
6. Select **Check Back** to capture the back image of your check.
7. Input the amount of your check exactly as it appears on the check.
8. Select the account (*checking or savings*) where you would like to deposit your check.
9. Click **Submit**

### After Your eDeposit

- Check your email inbox for an email with information about your eDeposit.
- Place your original check in the eDeposit envelope your American Bank representative provided when you enrolled and keep it for **7 days**.
- After the 7 days have passed, shred (destroy) your check.