

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 that have been previously deposited.
- Checks not payable in United States currency.
- Checks written off an account at a financial institution located outside the United States.
- Savings Bonds.
- Checks payable to any person or entity other than you unless deposited into an account in the name of all payees.
- Checks that do not follow the Bank restrictive endorsement rules.
- Third Party Checks
- Checks containing any alteration of which you know or should have known or believe to be fraudulent or not authorized by the owner of the account on which the check is drawn.
- Any Checks that are not in original form with a signature, such as substitute checks or remotely created checks.
- Checks that are stale dated, or dated more than six (6) months prior to the date of deposit.
- Checks payable on sight or payable through Drafts.
- Checks payable jointly, unless deposited into an account in the name of all payees.
- Counterfeit Checks
- Checks or items prohibited by the Bank's current procedures relating to the Services of which are otherwise not acceptable under the terms of your Bank account.

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–5:30 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–5:30 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–5:30 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

eBanking Support Center

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

Call 218-885-8744

Email InternetBanking@ambnk.com



American Bank
MEMBER FDIC

 ambnk.com

eDeposit

Deposit your checks anytime, anywhere.



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

New consumer and business eDeposit users will have the following deposit limits.

- 5 checks/day or 25 checks/month
- \$500/day or \$2,000/month.

After 30 days of eDeposit enrollment, the limits will be upgraded to:

- \$1500/day or \$5,000/month

eDeposits submitted that exceed your limits will be reviewed prior to processing. Contact eBanking Support to request greater eDeposit limits as needed.

Fees

Consumers - Free

Businesses - \$10.00 per month*

* \$5 per month for businesses who utilize our American Remote Deposit product.

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.
- Securely store the original check for 7 days.
- After the 7 days have passed, shred (destroy) your check.