

Digital Banking Upgrade - FAQs

Why is American National Bank & Trust changing my online banking?

We are upgrading our online banking system as part of our ongoing effort to provide account holders with state-of-the-art banking functionality, convenience, and security. Our new online banking system offers robust online banking functionality on all of your devices and will enable you to bank anytime, anywhere like never before.

When will the upgrade take effect?

The online banking upgrade is taking place over the weekend of April 5-6, 2025, and you will notice a different experience beginning on **April 7th**. Please note that online bill pay may be unavailable in the days immediately preceding the upgrade, during which time your scheduled payments will still be processed, but new payments cannot be scheduled.

Is there any action required to start using the new experience?

Yes, it is important that you either update or validate your contact information before **March 24, 2025** to enable you to log into the new system. You can update your contact information online, by phone, in-branch, secure email or fax.

Will my login name be the same?

Yes. To avoid delays in accessing the new system, please update your contact information to ensure the information we have on record is accurate. When we move to the new system, we will send a Secure Access Code to the phone number/email address on our records, and you will not be able to access the system without it.

Will I have to re-register for online banking?

No, if you are already registered, you will still have access. However, you will be required to set up a new password upon first accessing the new system on April 7th.

Will my transaction history transfer over to the new system?

Yes, you'll have access to **15 months** (all of 2024, to current day) of transaction history.

Note: Our new Online Banking will hold up to 24 months of transaction history.

Will I be able to export my account information?

Yes, by clicking on the account on the Home page, this will bring you into the Account Details page. The 'Export' option is located on the right side of the screen. The following export formats are available:

- Spreadsheet (xls)
- Spreadsheet (csv)
- Microsoft OFX (ofx)
- Quicken (qfx)
- Quickbooks (qbo)

Will I have access to my e-statement history?

Yes, you will have access to e-statements if you are an e-statement subscriber.

Is there an online resource for help?

Yes, there is a "help" button available in the menu.

Are there minimum browser requirements for this new system?

The only browser requirement is that your browser must be HTML5 compatible. We recommend updating your browser to the latest version available—not just to ensure compatibility with the new online banking experience, but also to ensure that your online banking is as secure as possible. Browsers below the following requirements will not provide functionality: Internet Explorer – Version 11 and below, Firefox – Version 24 and below, Chrome – Version 30 and below, Safari – Version 6 and below.

Can I use this on my phone/tablet?

Absolutely. Our new online banking system will provide you the ability to bank anytime, anywhere, from any device—conveniently and securely. You can download the app on any Android or Apple device, and it will provide a consistent experience with banking from your desktop. If you're on a platform that isn't Android or Apple, you can always access online banking via your HTML5-compatible mobile browser.

What is a unified experience?

A unified experience simply means that the look and feel of your online banking is consistent on all your devices. It does **not** mean that the exact same features and functions are available on every device. It is intended to improve your experience by making navigation simple and familiar regardless of device.

Will my scheduled and recurring transfers convert over to the new system?

Yes, and if you need to make any edits or deletions to your Transfers, simply go to “Transfers & Payments” and select Transfer Money.

Will my Bill Pay information convert over to the new system?

Yes, your current Biller, payment history, scheduled and recurring payments will carry over.

Will my External Accounts and transfer history convert over to the new system?

All scheduled transfers will be completed. However, due to the authentication requirements for both the sending bank and the receiving bank involved in external transfers, we will be asking all account holders to set up their external transfers again within the new system. Please make note of all your transfers so you can set them up once you login to the new system. If you need assistance, please contact one of our representatives.

Will the following types of Transfers and Payments carry over to the new system?

	YES	NO	Do You Need to Set Up / Approve in New System
Recurring Transfers Between My Accounts (checking/savings/ money mkt)	✓		No
Recurring Transfers Between My Accounts (to a Loan)		✗	Yes – in Loan Payments module
External Accounts & Transfers		✗	Yes – in Manage External Accounts
Bill Pay	✓		No
ACH/Wire Recipients and Templates	✓		No
ACH/Wire Recurring Payments	Yes, in drafted status		Yes, review & approve
Pay Another ANB&T Customer		✗	Yes – in Customer to Customer Transfer
Pay a Person		✗	No