American National Bank & Trust™

DIGITAL PERSONAL BANKING USER GUIDE

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Introduction

The purpose of this guide is to explain how to use each of the features of American National Bank & Trust's new Digital Banking Platform. This guide will help you understand the new procedures in the platform and with questions you may have.

The first section goes over browser and mobile compatibility. The sections to follow include: User Enrollment, Main Menu Overview, Transfer Menu, Payments Menu and many other functions, such as Bill Pay, Account Alerts, and Secure Messaging.

The client user guide does not have any information pertaining to the Administrator Console, which is the bank's access portal for setting up and managing customer accounts in our new Digital Banking Platform. If you have an issue needing Administrator Console, please refer to customer service or IT at (940) 397-2300.

We now have two User Guides - one for personal banking, and one for business banking.

Please read over each guide, so you are aware of the changes. If you do not know an answer to a question, please ask one of our designated employees in Customer Service or IT; they are here to help all of us.

FAQ's have been created to assist everyone. These may be found on our digital banking landing page.

Note: If you have a question concerning a product that is not in this guide, please refer to customer service or IT at (940) 397-2300.

Browser Compatibility

The following browsers are tested for the American National Bank & Trust Digital Banking Platform. To the best of our ability, we support prior versions of each browser as documented below. There is a possibility that a new feature may cause an issue with an earlier browser version. If such an issue arises, please submit a work order and we will attempt to resolve the issue.

Windows (Windows 8 and Windows 7 operating systems)

- Microsoft Internet Explorer (version 11.0)
- Microsoft Edge (versions 39 and 40)
- Mozilla Firefox (versions 54 and 55)
- Google Chrome (versions 60 and 61)

Windows 8.1 is compatible and tested with Internet Explorer 11, Mozilla Firefox, and Google Chrome.

Note: Windows Vista and XP operating systems are not supported. Additionally, compatibility mode is not supported within any Internet Explorer browser.

Mac OS

- Safari (versions 10.x and 11.x)
- Mozilla Firefox (versions 54 and 55)
- Google Chrome (versions 60 and 61)

The following browsers are not supported with this version:

- Konqueror
- OmniWeb
- iCab
- Netscape Navigator
- Lynx
- Opera Software
- Safari through Windows 8 or Windows 7
- Windows Internet Explorer through Mac OS

Note: New releases of existing browsers may change the compatibility status of Fusion Digital Banking with a specific browser.

Mobile Compatibility

The operating systems are tested for the American National Bank & Trust Digital Banking mobile app. To the best of our ability, we support prior versions of each operating system as documented below. There is a possibility that a new feature may cause an issue with an earlier version. If such an issue arises, please submit a work order, and we will attempt to resolve the issue.

Android

- Version 7.5 – Kit Kat 4.4 and higher
- Version 8.0 – Lollipop 5.0 and higher

iOS

- Version 7.5 – iOS 9.3 and higher
- Version 8.0 – iOS 10.3 and higher

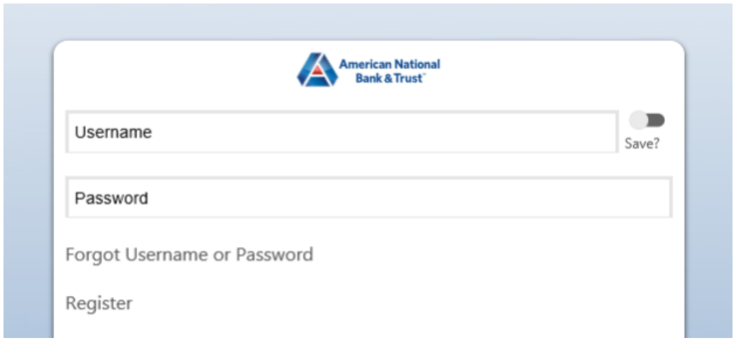
User Enrollment

Current Mobile and Online Banking Customers Enrollment (Post Conversion)

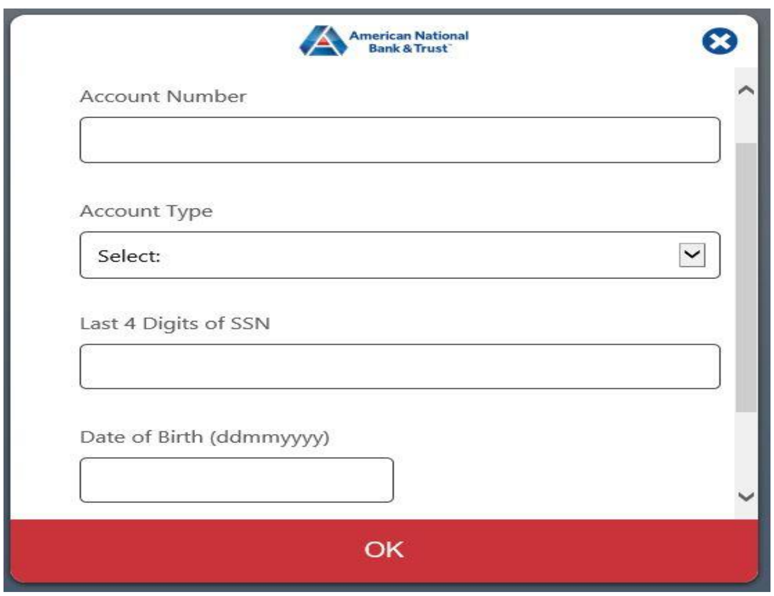
Follow the steps below to log in to the American National Bank & Trust Digital Banking Platform.

1. Visit our website at www.AMNAT.com and select "Online Banking" from the Customer Login drop down menu in the top right corner. This will open the login page.

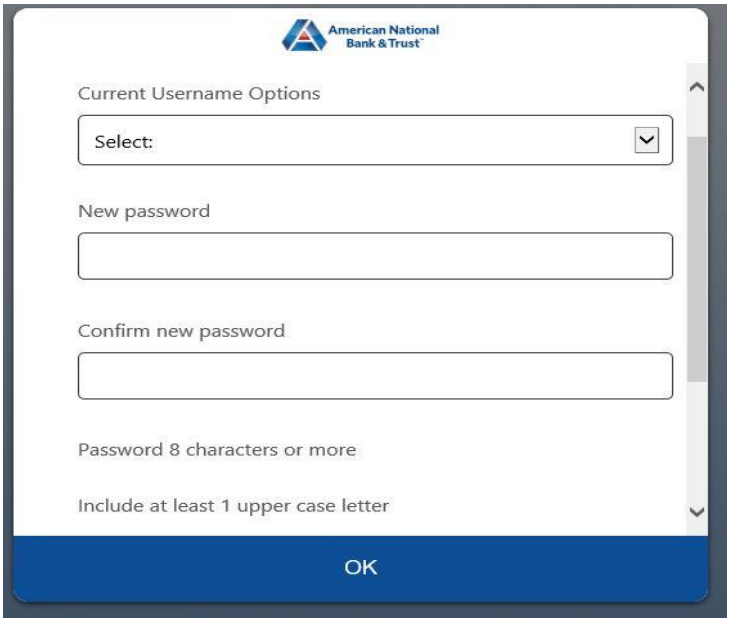
Login Page



2. Enter the Username and Password; then, click "Login".
3. Once you have logged in to your account, the verification page below opens. This page enables you to enter information that will validate account holder information.



4. Once you have entered your information, click "OK".
5. The following screen will prompt you to enter your username again and to change your password.
6. Ensure you following the rules for allowable passwords.

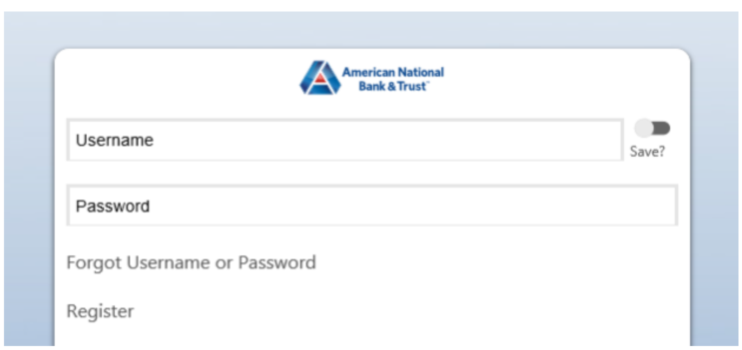


Note: *The first time you log in on a new device or browser, the system prompts an authentication process. You will have to receive another one-time code via text, call, or email to authenticate login from the new device.*

First-Time Login for ***New Enrollees*** to Mobile and Online Banking

The steps below outline the process for a new user to enroll in the American National Bank & Trust Digital Banking Platform.

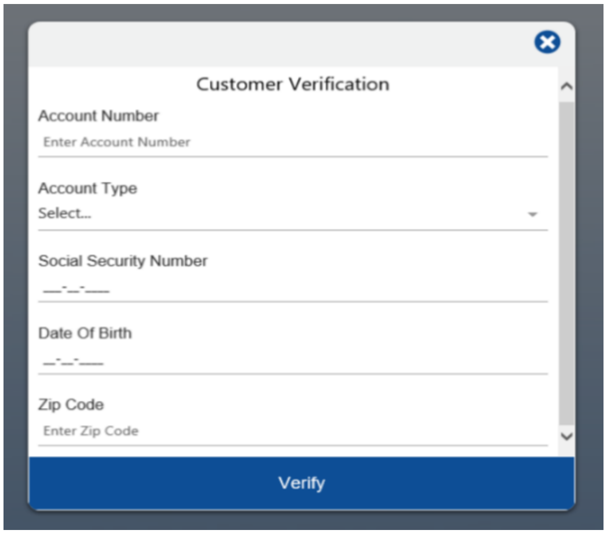
1. To access the new online banking portal, visit our website at www.AMNAT.com and select "Online Banking" from the Customer Login drop down menu in the top right corner. This will open the login page.
2. Click "Register" to begin the first-time login process.



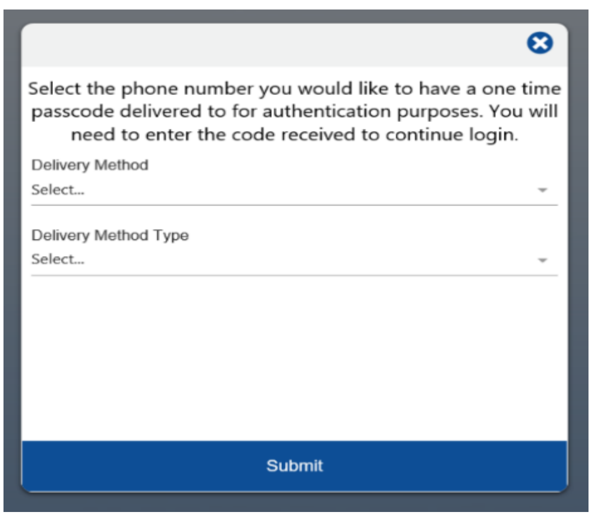
3. Review the Terms & Conditions; then, click Accept to continue.

Note: Declining the Terms & Conditions will terminate the new user enrollment process.

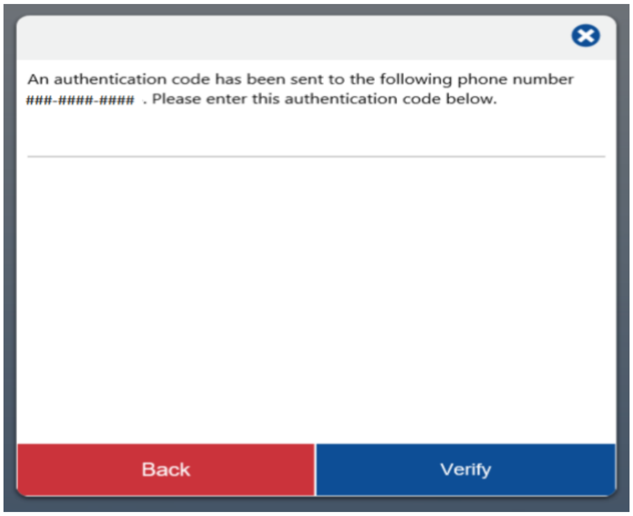
4. Once accepted, the verification page below opens. This page enables you to enter information that will validate account holder information.



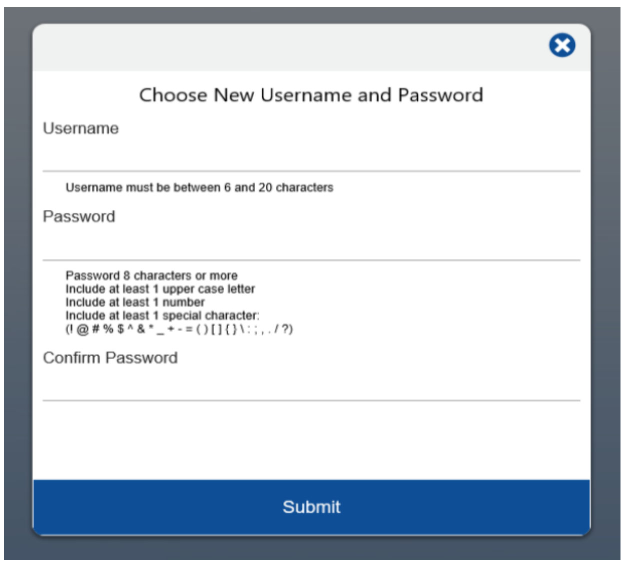
5. Enter the Account Number.
6. Select the Account Type from the list.
7. Enter the Social Security Number.
8. Enter the Date of Birth.
9. Enter the Zip Code.
10. Click "Verify".
11. To protect your account security, an authentication code will be sent to you. Select the "Delivery Method" and "Delivery Method Type" you prefer and click "Submit."



12. After receiving your authentication code via your selected method type, enter the code and click “Verify”.



13. After your information is successfully validated against the core system, the system prompts you to create a new username and password.



14. Create a username between 6 and 20 characters long.
15. Create a new password based on the following password requirements:

    The password must:

    - Be at least 8 characters
    - Include at least one uppercase letter.
    - Include one number.
    - Include one special character. Special characters include; ! @ # $ % ^ & * ()
16. Click “Submit”.

17. A confirmation page will appear letting you know that the new user was successfully created. Click "OK" to exit the confirmation screen and be returned to the main login page.

Logging In for the First Time after Enrollment (New Users)

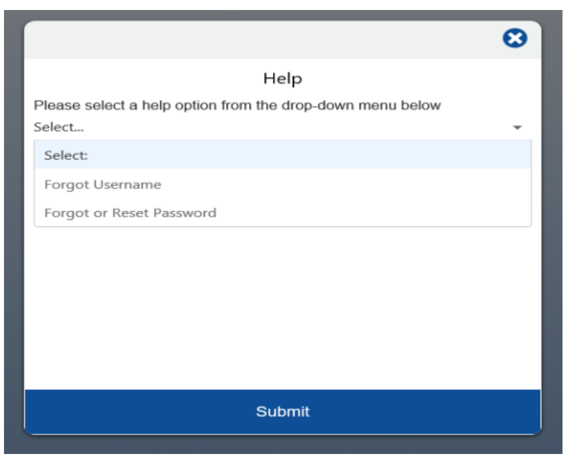
Follow the steps below to log in to the American National Bank & Trust Digital Banking Platform.

7. Visit our website at www.AMNAT.com and select "Online Banking" from the Customer Login drop down menu in the top right corner. This will open the login page.
8. Enter the Username and Password; then, click "Login".

Note: The first time you log in on a new device or browser, the system prompts an authentication process. You will have to receive another one time code via text, call, or email to authenticate login from the new device.

Forgot Username/Password

If you forget your Username or Password, you can click on "Forgot Username or Password" on the main login page to open the Help menu.



Select either "Forgot Username" or "Forgot or Reset Password" and click "Submit".

If you enter your password incorrectly too many times, the account is locked. If you are locked out of your account because of unsuccessful password attempts, you are able to use the Forgot Username or Password link on the main login page to reset the password. To reset the password, click "Forgot or Reset Password" on the Help page; then, click "Submit".

You are required to enter validation information to prove their identity. Validation information used to recover an account holder’s username is extracted from the core system and includes the following:

- Account Number
- Account Type
- Social Security Number
- Date of Birth
- Zip Code.

After properly validating, you will be able to recover your username or reset your password.

System Navigation

After successfully logging in, the system opens the Transactions page. The left side of the screen has a side-bar menu that enables you to navigate between features.

The workspace also has account tiles at the top of the page. An Accounts heading is shown above the side-bar menu upon first login. As you move through the other features, click the Accounts button to navigate back to the Transactions page.

Account Transactions and Details

The Accounts screen is the first screen that displays after you log in for the first time. Your active accounts, as well as the available and current balances, and transaction activities for each are shown. The instructions below will walk you through the basic features on the Account Transactions screen.

Accounts associated with your SSN are visible across the top of the Accounts screen in the Account Tile. Click the account tile that you want to work with and the transaction history for the account is shown below the tiles.

Viewing Account Details

To view details of a particular transaction, click the downward arrow on the right side of the specific transaction for which you want to view more detail. To search for specific transactions, enter search criteria in the Search toolbar.

Check/Deposit Imaging

This service works with many third-party check image retrieval, archiving, and storage solutions to give you online access to cleared check images or deposit slips if available. Click the arrow below the camera icon to view the check or deposit slip image for available transactions.

Main Menu Overview

The following options are available on the main menu on the left side of the screen.

Account Information

- **Accounts**. The Accounts option opens the Transactions page, enabling you to view detailed transaction history for the selected account.
- **E-Statements**. The Statements option opens a pop-up window that enables you to select an account for which they want to view statements.
- **Account Reporting**. The Account Reporting option opens the Account History Report page, enabling you to view, print, and/or save detailed account history for all of their accounts.
- **Card On/Off**. The Cards option opens the Cards page, allowing you to enable or disable cards associated with your accounts.

Transfers

- **Between My Accounts**. The Between My Accounts option opens the Transfers page, enabling you to set up new transfers, view scheduled transfers, and view transfer history.
- **External Accounts**. The External Accounts option opens the External Transfers page, enabling you to set up new transfers and view transfer history for external accounts.

Payments

- **Bill Pay**. The Bill Pay option opens the Bill Pay page, enabling you to manage payees and bill payments.
- **Pay a Person**. The Pay a Person option opens the Pay a Person page, enabling you to pay contacts, view pending payments, and view payment history.
- **Pay ANB&T Customer**. The Pay ANB&T Customer opens the Pay ANB&T Customer page, enabling you to transfer money from your account to the account of another American National Bank & Trust customer.

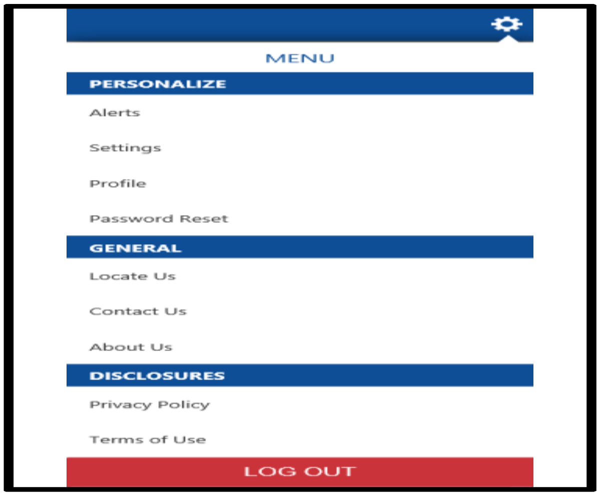
Manage

- **Deposit**. The Deposit option opens the Deposit page, enabling you to make a deposit from your device and view past digital deposits.
- **Stop Payment**. The Spot Payment option opens the Check Stop Payment pop-up window, enabling you to set up stop payments.
- **Order Checks**. The Order Checks option takes you to a page where you can order new/additional checks and view past check orders.
- **Secure Messaging**. The Secure Messaging option opens the Secure Messaging page, enabling you to send and receive secure messages to and from your financial institution.
- **Manage Users**. The Manage Users option opens the Manage Users page, enabling you to create a new user account and give them access to some or all of the accounts and features.

Settings Menu Overview

The following options are available on the settings menu on the right side of the screen via the gear icon:

Settings Menu Options



Personalize

- **Alerts**. The Alerts option opens the Alerts page, enabling you to set up and view Security Alerts and Account Alerts.
- **Settings**. The Settings option enable you to change the displayed account order, create account nicknames, and hide accounts.
- **Profile**. The Profile option opens a pop-up window that enables you to view and set user profile information for the following fields:
  - Email
  - Primary Phone
  - Secondary Phone
  - Residential Address
  - Residential Address 2
  - City, State & Zip Code

Password Reset. The Password Reset option opens a pop-up window that enables you to view your username and change your password.

General

- **Locate Us**. The Locate Us option opens a contact information page, enabling you to view location information for your financial institution and use map functionality to locate branches and ATMs.
- **Contact Us**. The Contact Us option enables you to view contact information for all of the American National Bank & Trust locations.
- **About Us**. The About Us option opens a page that enables you to view general bank information.

Disclosures

- **Privacy Policy**. The Privacy Policy option opens a page that enables you to view the privacy policy.
- **Terms of Use**. The Terms of Use option opens a pop-up that enables you to view the terms of use

Accounts Menu

Transaction History

The Transactions page loads after login and shows account history transactions for the selected account. The following fields are shown for each transaction:

- **Date**. The date of the transaction. If the transaction has not yet posted, pending is displayed.
- **Description**. The transaction description.
- **Amount**. The amount of the transaction.
- **Balance**. The account balance after the transaction.

Note: *You are able to view additional details by clicking the arrow corresponding to each transaction.*

Accounts

The Accounts option on the main menu opens the Transactions page, enabling you to view detailed transaction history.

From the side-bar main menu, click Accounts. You are able to select from all available accounts by clicking the tiles on the top of the page.

Note: *The order in which accounts are displayed is customizable in Account Settings.*

Viewing Accounts and Transactions

The Accounts menu item on the main side-bar menu opens the Transactions page. The Transactions page enables you to view available accounts in the order they have selected and transaction information for each account.

1. From the main side-bar menu, click Accounts to open the Transactions page.
2. Select an available account to view desired transaction information.

Viewing a Deposit Image

A camera icon is available for deposit and withdrawal transactions that include an image. To view the image, click the camera icon associated with the transaction. The image opens in a separate window.

1. A print button enables you to print the image.

Attaching an Image to a Transaction

Attaching an image to a transaction, whether it is an image of a receipt or a check, may serve as a helpful reminder when you review their account activity. For example, an account holder may want to attach an image of a receipt to a tax-deductible transaction. Follow the steps below to attach an image to a transaction.

1. From the main side-bar menu, select Accounts to open the Transactions page.
2. Click the down arrow corresponding to the transaction to which you want to attach an image.
3. Click the paper clip icon to open the dialog box.
4. Path to and select the image to upload to the transaction; then, click Open.

E-Statements

Account statements are available for all online banking accounts. Click E-Statements from the side-bar main menu to view account statement information. On the next screen, click one of the available accounts to view monthly e-statements.

Select View to view the e-statement in a new window. Select Save to save the e-statement to the workstation.

Viewing Account Statements

The Statements feature enables you to view account statements for all available accounts.

1. From the main side-bar menu, click Statements. The window below opens.
2. Select the account for which you want to view statements. The window below opens.
3. Select View to view the statement in a new window. Select Save to save the statement to the workstation.

Account Reporting

The Account Reporting option opens the Account History Report page. This page enables you to view account history information using parameters defined on the page.

Viewing Account History Reporting

Detailed account history and reporting is available using the Account Reporting feature.

1. From the main side-bar menu, click Account Reporting to open the Account History Report page.
2. Select your search criteria; then, click Apply to view the history results.

Printing Account History

1. From the main side-bar menu, click Account Reporting to open the Account History Report page.
2. Select your search criteria; then, click Apply to view the history results.
3. Click Print to print the history results.

Saving Account History

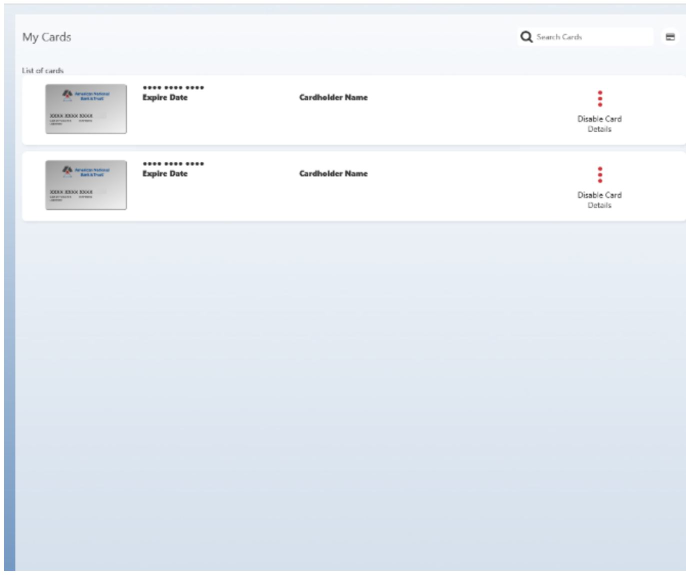
1. From the main side-bar menu, click Account Reporting to open the Account History Report page.
2. Select your search criteria; then, click Apply to view the history results.
3. Click Save to save the history results.

Turning Cards On/Off

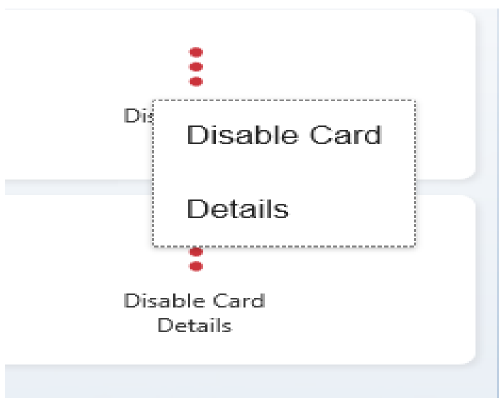
The Card On/Off feature enables you to enable or disable cards associated with accounts as necessary.

From the side-bar main menu, click Card On/Off. Follow the instructions below to turn cards on or off for an account.

1. From the main side-bar menu, click Cards.



2. On the next screen, click the three dots next to a card image to enable or disable the card.



3. Confirm that you want to enable or disable to card you have selected.

Note: *Scheduled or recurring debit card transactions will continue to process even if the corresponding card has been disabled. Card On/Off is designed to stop new card transactions quickly when you are concerned that a debit card has been lost or stolen. When you have confirmed that a card has been lost or stolen, the best practice is to cancel that card through the official processes at your Financial Institution.*

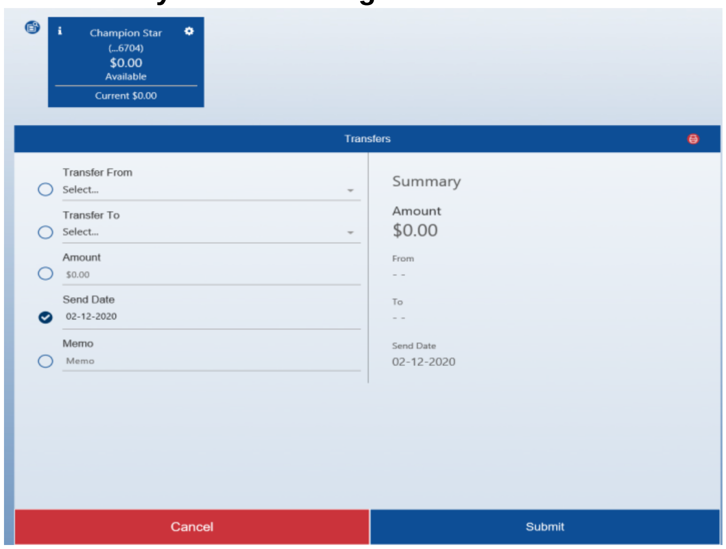
Transfers Menu

Between My Accounts

The Between My Accounts page enables you to initiate a one-time transfer, schedule a future-dated transfer, or schedule recurring transfers to occur automatically between your American National Bank & Trust accounts.

From the side-bar main menu, click Between My Accounts. You are able to scroll and view pending transfers and processed transfer history under Pending and Processed headings.

Between My Accounts Page



Pending

The Pending section of the page shows all scheduled transfers for the selected account. When there are no transfers scheduled for the account, “No Pending Payments” displays.

Processed

The Processed section of the page shows a history of past transfers for the selected account. When there are no transfers for the account in history, “No Pending Payments” displays.

Transferring Funds Procedures

This transfer feature enables you to make a one-time or recurring transfer between eligible accounts at American National Bank & Trust.

1. From the side-bar main menu, select Between My Accounts to open the main transfers page.
2. Click Transfer Funds to open the new transfers page.
3. Select the account from which you want to transfer funds (debit) using the Transfer From drop-down list.
4. Select the account to which you want to transfer funds (credit) using the Transfer To drop-down list.
5. Enter the transfer amount in the Amount field.
6. Select the date you would like the transfer to take place.
7. Enter a memo in the Memo field (if applicable).

8. Select the transfer frequency from the Frequency drop-down list. Options are:
   - One-time
   - Daily
   - Weekly
   - Every two weeks
   - Monthly
   - Every three months
   - Annually

9. To set up a recurring transfer:
   1. Choose the Frequency of the transfer from the drop-down list.
   2. Choose the Recurrence from the drop-down list.
   3. Enter an end date or total number of transfers.
10. Click Submit.
    1. The Authorize Payment confirmation opens.
11. Click Confirm.
    2. The transfer scheduled successfully confirmation opens.
12. Click Close to close the message or click View Transfer Details to view transfer information.

Managing Transfers

The Transfers page enables you to view, edit, and delete existing transfers.

1. From the side-bar main menu, select Between My Accounts to open the Transfers page.
2. Click the ⋮ icon.
3. From the drop-down list, you are able to:
   a. Click Details to view additional information about a specific transfer.
   b. Click Delete Next Occurrence to cancel the next transfer in a series.
   c. Click Delete All Occurrences to cancel an entire series of transfers.

External Transfers

The External Transfers function enables you to transfer money to accounts outside of American National Bank & Trust. From the side-bar main menu, click External Transfers. You are able to create new transfers, view transfer history, and view a list of available accounts by selecting the corresponding tab.

Digital Banking enables you to link accounts at other financial institutions. Linked accounts are able to transfer funds between your financial institution and external accounts.

Adding an External Account

There are two different systems used to add external bank accounts. The Plaid system works with most banks and allows you to connect using your external banks login information. In the event that the Plaid system does not work with your bank, external accounts will have to be manually added.

Using Plaid System

1. From the side-bar main menu, click External Transfers to open the External Transfers page.
2. Click Accounts in the top center to open the Accounts window.

3. Click Create an Account in the center of the page or the plus in the top right corner to add a new external account. This will open the Plaid connection window.
4. Click Continue
5. Select your bank from the images shown or by typing the banks name.
6. Enter your username and password for the external account. Each external account verification can differ, so you may also have to answer security questions or receive a code to complete the process.
7. An account linking confirmation window will appear once your account is successfully linked. Press Continue.

Adding Manually

1. From the side-bar main menu, click External Transfers to open the External Transfers page.
2. Click Accounts in the top center to open the Accounts window.
3. Click Create an Account in the center of the page or the plus in the top right corner to add a new external account. This will open the Plaid connection window.
4. Click the X in the corner of the Plaid window to enter manual entry mode.
5. Enter the name of the account.
6. Enter the account nickname.
7. Enter the routing number.
8. Enter the account number.
9. Check whether you would like to link a checking account, savings account, or both.
10. Click Add Account.

External Transfers – Deleting an External Account

1. From the side-bar main menu, click External Transfers to open the External Transfers page.
2. Click on Accounts in the top center to open the Accounts window.
3. Click the ⋮ icon corresponding to the account; then, select Delete Account.
4. Click Confirm.

External Transfers – Transferring Funds to an External Account

You can make a one-time transfer to external accounts.

1. From the side-bar main menu, click External Transfers to open the External Transfers page.
2. Click New Transfer in the top left to open the Transfer window.
3. Enter the amount you would like to transfer
4. Select the accounts to transfer funds between using the From Account and To Account drop-down lists.
5. Enter a note into the note field (if applicable).
6. Click the Submit.

External Transfers – Managing External Transfers

The External Transfers page enables you to view, edit, and delete existing external transfers.

1. From the side-bar main menu, click External Transfers to open the External Transfers page.
2. Click the Activity tab.

3. Click the ⋮ icon.
    a. Click Details to view additional information about a specific transfer.
    b. Click Edit Transfer to cancel the next transfer in a series.
    c. Click Cancel Transfer to cancel the transfer.

New Transfer

The New Transfer tab allows you to send a new transfer from one of your American National Bank & Trust accounts to an external account.

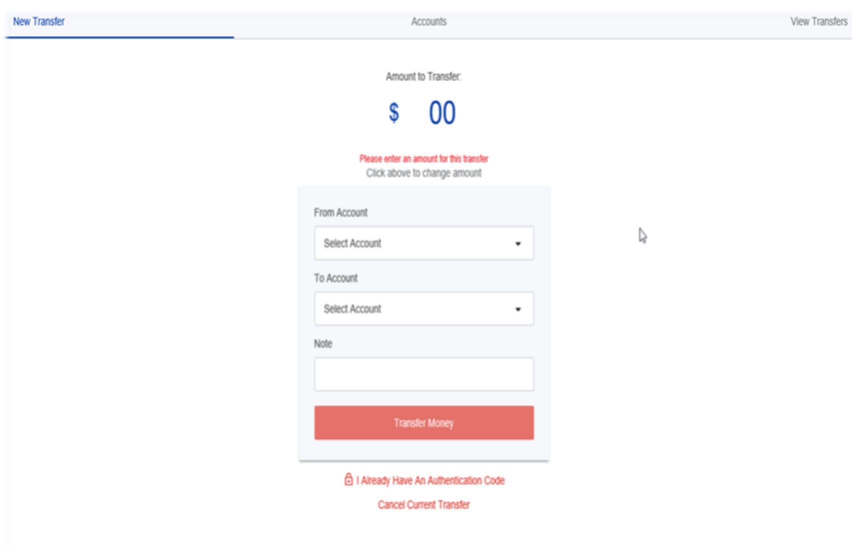
Accounts

The Accounts tab shows all available accounts set up for External Transfers and allows you to add new External Accounts.

View Transfers

The View Transfers tab shows External Transfers activity.

External Transfers Page



Payments Menu

Bill Pay

The Bill Pay function enables you to manage payees and pay accounts outside your financial institution on a one-time basis or a recurring schedule.

From the side-bar main menu, click Bill Pay. You are able manage scheduled payments, view payment history, and create new payees with ease.

Bill Pay – Creating a Payee

The person or company to which an account holder sends funds is known as the payee. A payee can be most companies or people an account holder would normally send a written check, such as a department store, a cable TV provider, or even a relative. It may be convenient to set up a payee to receive payments on a regular basis.

1. From the main side bar menu, click Bill Pay to open the Bill Pay page.
2. Click Create a Payee to open the Create Payee window.
3. Select the payee using the Merchant Name drop-down list or click Add new merchant to enter a merchant not included in the list.
4. Click Next.
5. Enter the Account Number; then, click Next.
6. Click Next.
7. Enter the payee's account information:
   - Address 1 (required)
   - Address 2
   - City (required)
   - State (required)
   - Zip Code (required)
   - Phone (required)
8. Click Next.

   The payee is created and added to the list of payees on the Bill Pay page.

Bill Pay – Editing a Payee

You can edit details for existing payees on the Bill Pay page if their contact information or account number changes.

1. From the main side bar menu, click Bill Pay to open the Bill Pay page.
2. Click the icon corresponding to the payee; then, select Details.
3. Click the icon to open the Edit Payee window.
4. Edit the information; then, click Submit.

Bill Pay – Deleting a Payee

If an account holder no longer needs a payee, they can easily delete the record on the Bill Pay page.

1. From the main side bar menu, click Bill Pay to open the Bill Pay page.
2. Click the ⋮ icon corresponding to the payee; then, select Details.
3. Click the 🗑 icon.
4. Click Confirm.

Bill Pay – Making a New Payment

After an account holder creates a payee, they can begin paying bills online without the hassle of cash or checks. The Bill Pay feature enables you to effortlessly pay a single bill or schedule future payments for the future so they never miss a due date. Follow the instructions below to make a Bill Pay payment.

1. From the main side bar menu, click Bill Pay to open the Bill Pay page.
2. Click the Pay button corresponding to the Payee to open the Create Payment window.
3. Select an account using the From Account drop-down list.
4. Enter the payment amount in the Amount field.
5. Select the Expected Delivery Date using the calendar. The send on date is chosen automatically based on the selected delivery option.
6. Click Submit.

Bill Pay – Editing a Payment

You are able to easily edit scheduled payments on the Bill Pay page. This feature gives you the freedom to change payment amounts and dates as necessary.

1. From the main side bar menu, click Bill Pay to open the Bill Pay page.
2. Click the Activity tab.
3. Click the ⋮ icon corresponding to the payee; then, click Details to open the Review Payment window.
4. Click Edit Payment to open the Edit Payment window.
5. Edit the payment details.

    a. For recurring payments, the system returns the confirmation message below:

    - *Do you want to edit next payment only or the entire series?*

    b. Click either the Next Payment button to edit just the next payment or the Entire Series button to edit the entire series of payments.

6. Click Submit.

Bill Pay – Deleting a Payment

You are able to delete pending scheduled payments. All pending payments are shown on the Activity tab of the Bill Pay page.

1. From the main side bar menu, click Bill Pay to open the Bill Pay page.
2. Click the Activity tab.
3. Click the ⋮ icon corresponding to the payment; then, click Details to open the Review Payment window.
4. Click Delete Payment.
    a. For recurring payments, the system returns the confirmation message below:

       What would you like to delete?

    b. Click either the <u>Delete This Payment</u> button to delete just the next payment or the <u>Delete Entire Series</u> button to delete the entire series of payments.

Payees

The Payees tab shows all available payees set up by you.

Activity

The Activity tab shows all Bill Pay activity for you.

Pending

The Pending section of the page shows all scheduled Bill Pay payments for the selected account. When there are no pending payments for the account, No Items Found displays.

Processed

The Processed section of the page shows a history of past Bill Pay payments for the selected account. When there are no payments for the account in history, No Items Found displays.

Pay a Person

Rather than waiting to pay friends the next time they see them, you are able to quickly send money to friends using the Pay a Person feature.

The Pay a Person feature enables Account Holders to transfer money to any person, anywhere. To use this feature, you must know the payee's cell phone number or email address.

1. From the main side bar menu, click Pay a Person to open the Pay a Person page.
2. Click Make A Payment.
3. Select the account you would like to make the payment from.
4. Enter the payee's name in the Pay To field.
5. Select the Send Method from the drop-down list. Options are Email or Mobile Phone.
    a. Enter the Email address of the person to whom you want to send funds to or request funds from in the field if Email was selected in step 4.
    b. Enter the Mobile Phone number of the person to whom you want to send funds to or request funds from in the field if Mobile Phone was selected in step 4.
6. Enter the amount that you want to send in the Amount field.

7. Enter a memo in the Memo field (if applicable).
8. Enter a secret word which will be used by the payee to receive the funds.
9. Click Submit.

   The next screen summarizes your payment information.
10. Click Confirm to submit your payment for review. This payment appears in the Pending category on the main Pay a Person screen until it is delivered.

The system returns a confirmation message that the payment information has been submitted successfully. The transfer shows in the Pending category on the main Pay a Person page until the payment is delivered.

Pay a Person – Deleting a Payee

If you no longer wishes to send money to or receive money from a payee, they can easily delete the payee.

1. From the main side bar menu, click Pay a Person to open the Pay a Person page.
2. Click the Payees tab.
3. Click the icon corresponding to the payee; then, click Delete.
4. Click Confirm.

Pay a Person – Managing Pay a Person Transactions

The Pay a Person page enables you to view, edit, and delete existing Pay a Person transactions.

1. From the main side bar menu, click Pay a Person to open the Pay a Person page.
2. Click the Activity tab.
3. Click the icon corresponding to the scheduled payment.
   a. Click Details to view additional information about the payment.
   b. Click Delete Transfer to cancel the payment.

Payees

The Payees tab shows all Pay a Person payees set up by you.

Activity

The Activity tab shows all Pay a Person activity. Activity is grouped by Pending and Processed headings. You are able to scroll to view pending and historical activity.

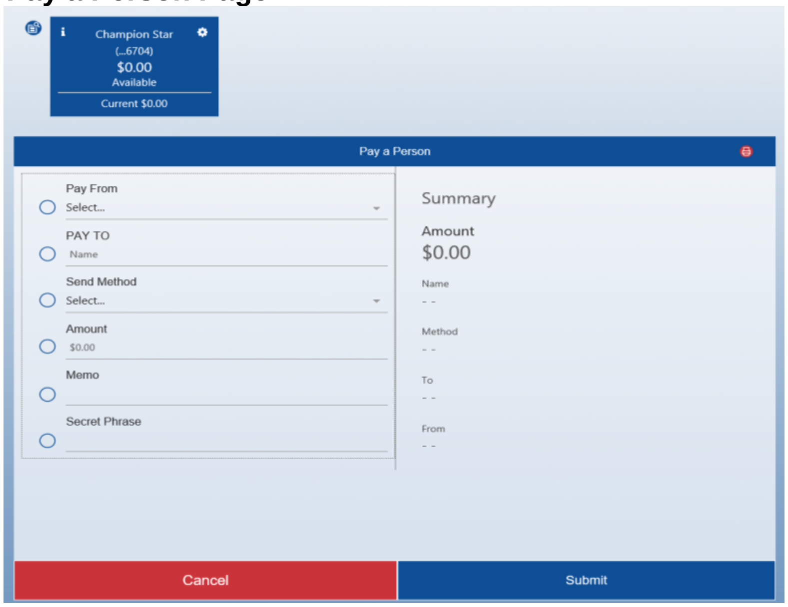
Pending

The Pending section of the page shows all scheduled Pay a Person payments for the selected account. When there are no pending payments for the account, “No Pending Payments” displays.

Processed

The Processed section of the page shows a history of past Pay a Person payments for the selected account. When there are no payments for the account in history, No Historical Payments” displays.

Pay a Person Page



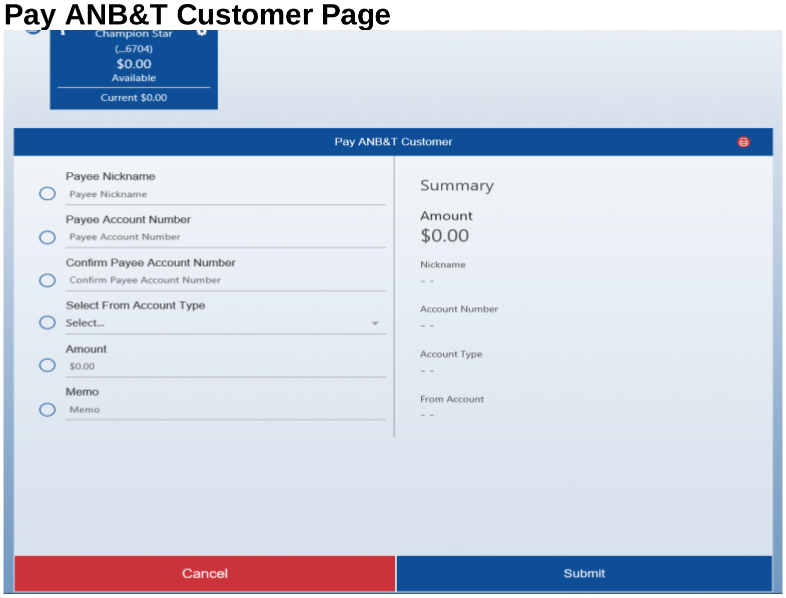
Pay ANB&T Customer

The simplest way to send money to someone who is also a customer American National Bank & Trust is by using the Pay ANB&T Customer feature.

The Pay ANB&T Customer feature allows you to easily transfer money to a payee who also has an account with American National Bank & Trust. To use this feature, you must know the payees account number and account type.

1. From the main side bar menu, click Pay ANB&T Customer to open the Pay ANB&T Customer page.
2. Click Send Money.
3. Enter a nickname for the payee.
4. Enter and confirm the payee account number.
5. Select the payee account type.
6. Select the account you would like the payment to come from.
7. Enter the amount of the payment.
8. Enter a memo in the Memo field (if applicable).
9. Click Submit.

Pay ANB&T Customer Page



Manage Menu

Deposits

The Deposits page enables you to deposit funds into selected accounts by uploading check images.

Depositing a Check

You are able to deposit checks via Internet Banking Deposit Capture directly from your desktop. Follow the steps below to deposit a check.

Note: This process requires front and back check images saved on your PC to complete a deposit.

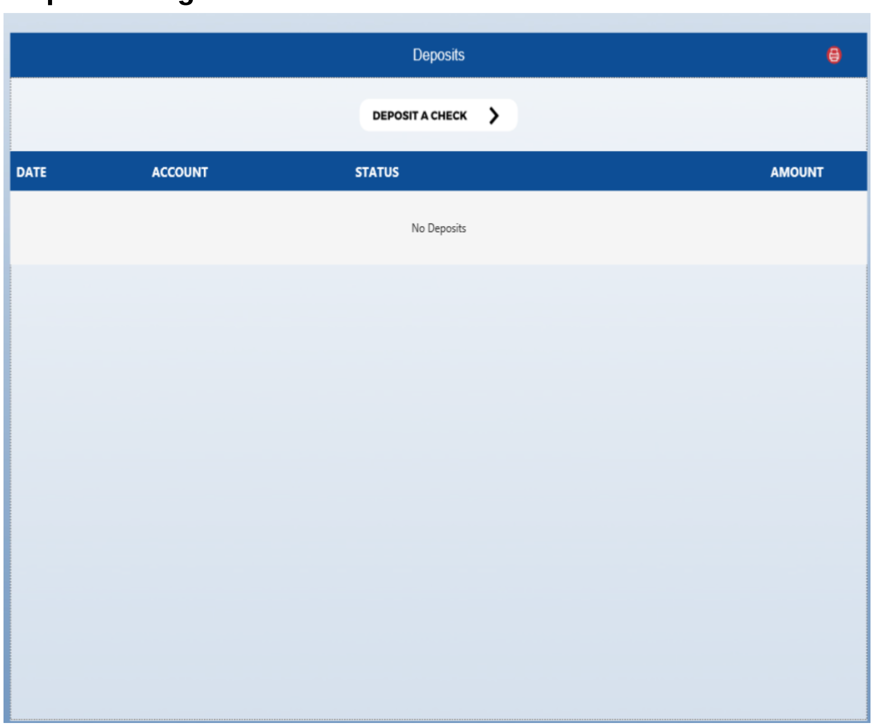
1. From the side-bar main menu, click Deposits.
2. Click Deposit a Check to open the Deposits page.
3. Select the account to which you want to deposit funds from the Deposit To drop-down list.
4. Enter the amount of the check in the Amount field.
5. Click the Upload a Check Image (Front); then, path to and select the check image on your PC.
6. Select the image file; then, click Open.
7. Repeat the steps above for the back side of the check.

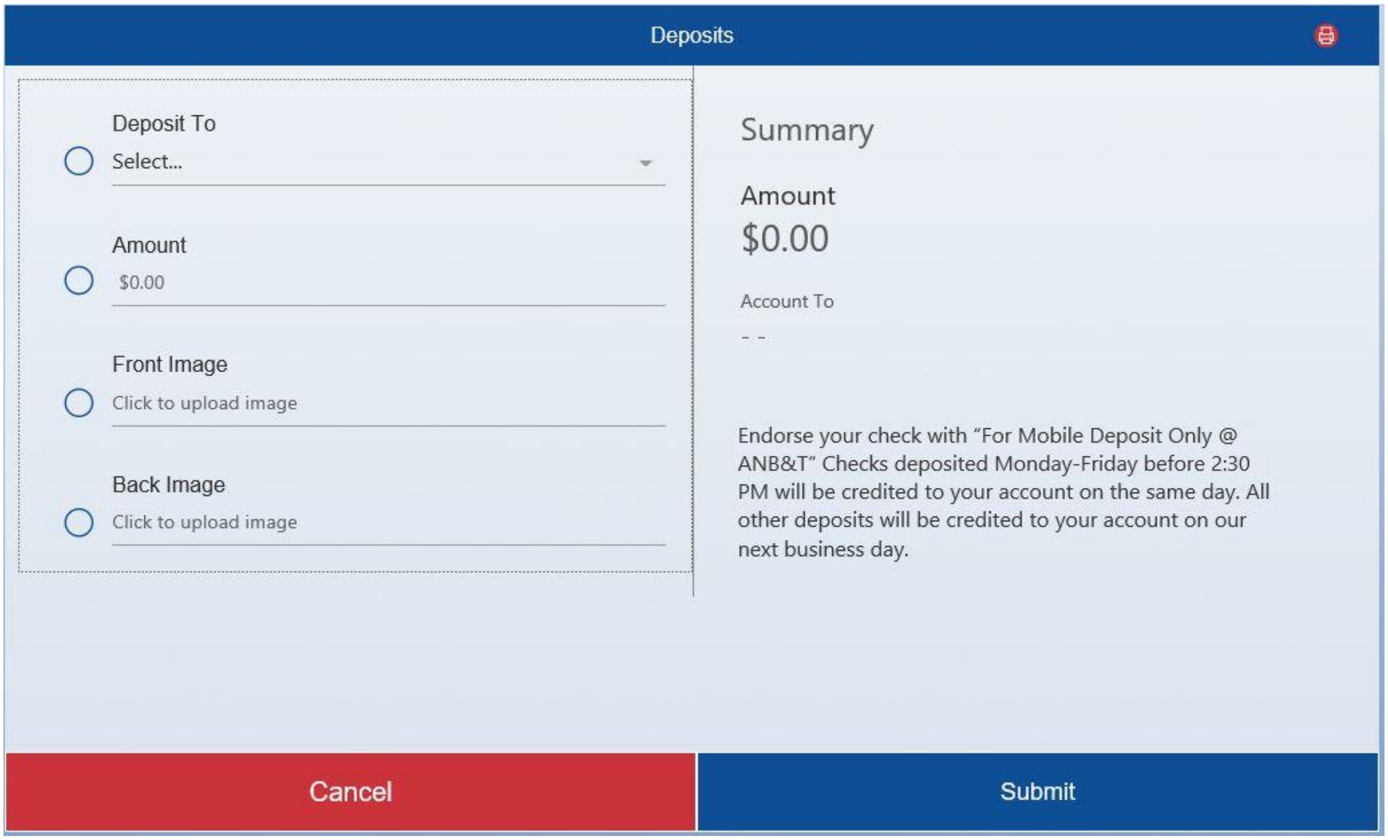
   - **IMPORTANT! All checks must be endorsed "For Mobile Deposit only to ANB&T along with the account number and signature.** You are then notified whether your check images have been successfully captured.

8. Click Submit.
   - The next screen summarizes your check deposit.
9. Click Confirm to submit your deposit for review.

   Deposits appear as a pending transaction in your receiving account until approved. A message is sent to confirm that the deposit information has been successfully submitted.

Deposits Page



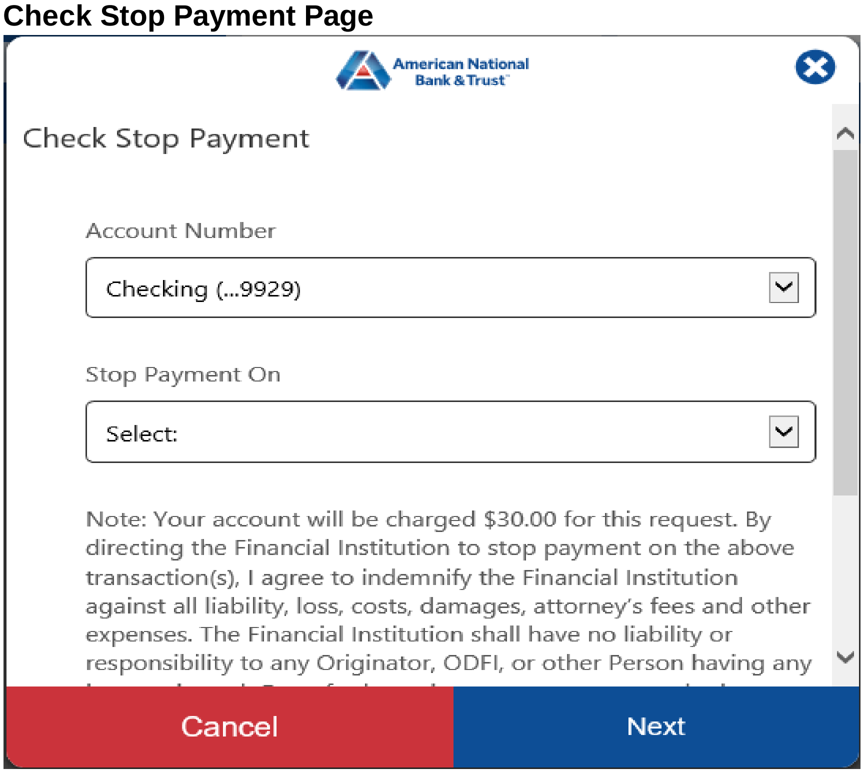


Stop Payment

The Stop Payment function enables you to place check stop payments on a single check or a range of selected checks.

From the side-bar main menu, click Stop Payment. See the Procedures section of this document for step-by- step stop payment instructions.

Check Stop Payment Page



Stopping a Check Payment – Single Check

Follow the instructions below to place a stop payment on a single check.

1. From the main side bar menu, click Stop Payment to open the Check Stop Payment window.
2. Using the Account Number list, select the account from which funds were debited by the check.
3. Select Single Check from the Stop Payment On list; then, click Next to open the Stop Payments window.
4. Enter the Check Number, Amount, and Check Date in the provided space; then, click Submit.
5. A screen summarizing the stop payment displays.
6. Click Submit.
7. A message is received confirming that the stop payment request has been successfully submitted.

Stopping Check Payments – Multiple Checks

Follow the steps below to place a stop payment on a range of checks.

1. From the main side bar menu, click Stop Payment.
2. From the first drop-down list on the next screen, select the account from which funds were debited by the check.
3. Select Range of Check from the second drop-down list.
4. Click Next to open the Check Stop Payment window.
5. Enter the start and end check number range in the Start Number and End Number fields.
6. Click Submit
7. A screen summarizing the stop payment details opens.
8. Click Submit.
9. Digital Banking returns a confirmation message that the stop payment request was submitted successfully.

Order Checks

The Order Checks function enables you to order additional checks when you need them, so you never have to worry about whether you have enough checks or not.

How to Order Checks

Reordering checks online is a simple process. Follow the instructions below to reorder checks.

1. From the main side-bar menu, click Check Reorder.
2. Click Proceed.
3. Enter the requested information in the provided spaces to begin order checks and click “Sign In to See Pricing”.
4. Select the check style you like.
5. Enter the requested information to customize your check.
6. Click “Add to Cart and Checkout” to complete the checkout process.

Secure Messaging

Secure Messaging for Digital Banking enables you to send a secure message to your financial institution after logging into the system. American National Bank & Trust also has the ability to send secure messages to you. You can manage the messages, send messages to you, as well as view and answer account holder questions in the Administrator Console.

Benefits

Unlike email, Secure Messaging enables you and your financial institution to send sensitive information in a secure, encrypted environment. This added security enables your financial institution to refer to sensitive data such as account numbers and balances.

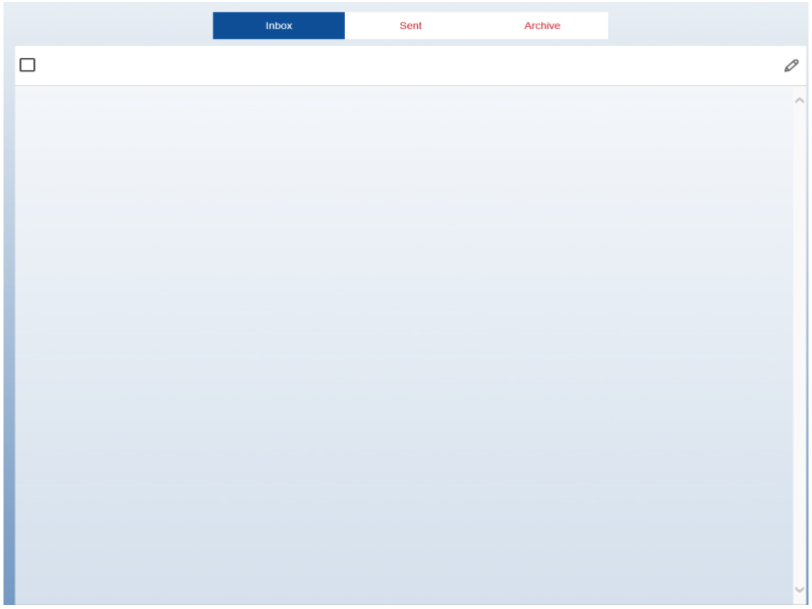
Composing and Sending a Secure Message

Follow the instructions below to send a secure message to the financial institution.

1. From the main side-bar menu, click Secure Messaging to open the Secure Messaging page. From this page, you are able read messages in the inbox and view sent and archived messages.
2. Click the pencil icon to open a new message in edit mode.
3. From the drop-down list, select the subject of the message. Default options are: Account Inquiry, NSF Removal Request, Check Stop Request, and General Inquiries
4. Type your message in the text box.
5. Click the paper clip icon to attach a file to your message if applicable. A window opens enabling you to select your file.

   Note: Attachments must be .pdf, .gif, .jpg, or .png files and cannot exceed 2.4 MB in size.
6. Click Send.

Secure Message Page



Viewing a Secure Message

Digital Banking displays a red indicator with a number to notify you that your financial institution has replied to an earlier message or sent a new message. Follow the instructions below to view a secure message.

1. From the main side-bar menu, click Secure Messaging to open the main Secure Messaging page.

From this page, you are able read messages in the inbox and view sent and archived messages.

2. Double-click a message description to open a view-only version of the message.

Deleting a Secure Message

Follow the instructions below to delete a secure message.

1. From the main side-bar menu, click Secure Messaging to open the main Secure Messaging page. From this page, you are able read messages in the inbox and view sent and archived messages.
2. Select the check box corresponding to the message.
3. Click the trash can icon to delete the message.

NOTE**:** You can use the tool bar at the top of the message to view, edit, and delete secure messages.

- **Inbox:** Enables you to view new or unread messages.
- **Sent:** Enables you to view sent messages. To move any sent messages to the Archive folder, select the check box corresponding to the message; then, click the Send to Archive button.
- **Archive:** The account holder can view old secure messages through this selection.

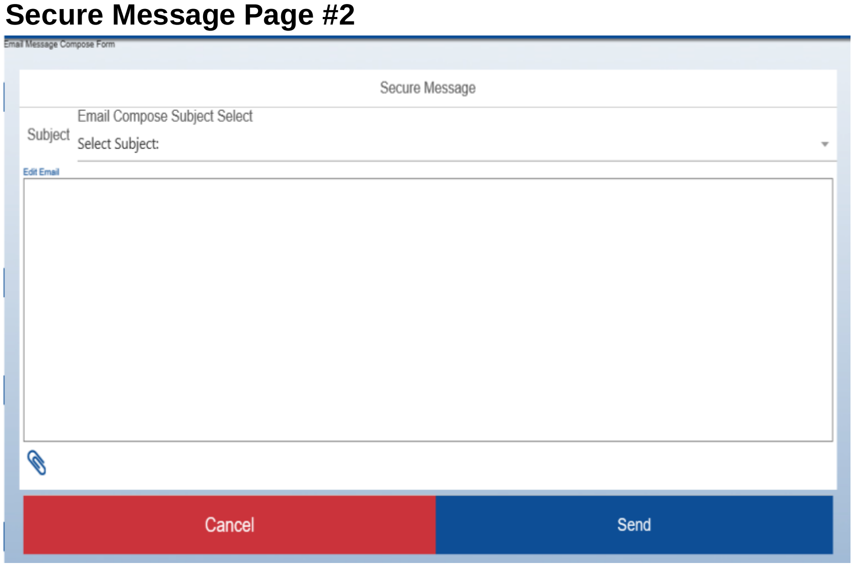
Attachments

The secure messaging features enables you to send a secure message with an attachment. Current supported attachment file types include PDF, .jpg, .png, and .gif. The maximum size of the attachment is 2.4 MB.

Enter the subject and body as you would a secure message. To attach a document, click the paper clip icon; then, search for the specific attachment.

Note: If a message with an attachment is sent through Digital Banking, the attachment itself is not archived in your history through or in the Administrator Console.

Secure Message Page #2



Settings Procedures

Personalize Options

Personalize options available from the Settings menu are:

- Alerts.
- Settings.
- Profile.
- Password Reset

Alerts Overview

The Alerts function enables you to view and set up security alerts for Digital Banking and account alerts for specific transactions and amounts.

Click the gear icon; then, click Alerts under Personalize. See the Procedures section of this document for step-by-step alerts instructions.

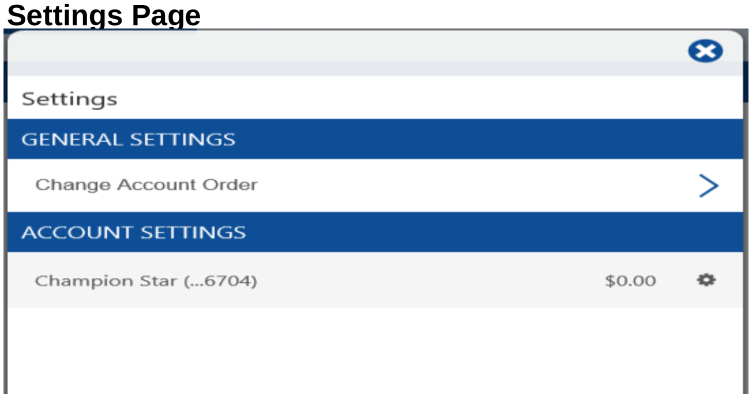
Alerts Page

Settings

The Settings window enables you to personalize their Internet Banking experience using the following options:

- **Change Account Order**. This option enables you to select the order accounts are shown across the page.
- **Account Settings**. This option enables you to show /hide accounts and to change account nicknames.

Settings Page



A **gear icon** is available for each account that enables you to update nicknames and hide accounts. Click the gear icon; then, under Personalize, click Settings.

Setting Up a Security Alert Email Address or SMS Phone Number

Security Alerts via email are a standard feature. Security Alerts via SMS Text are a premium feature available for your financial institution to purchase. Follow the instructions below to set up an email address or phone number to receive security alerts.

1. From any page, click the gear icon to open the Settings menu.
2. Under Personalize, click Alerts to open the Alerts page.
3. Click Configure to open the Alerts setup page.
4. Click the Email or SMS Text icon to customize an alert notification method. This procedure sets up an Email alert.
5. After entering a phone number, you will be sent a code verify the device.
6. Enter the email address and the optional secondary email address; then, click Save.

Setting Up Account Alerts

Follow the instructions below to set up account-level alerts.

1. From any page, click the gear icon to open the Settings menu.
2. Under Personalize, click Alerts to open the Alerts page.
3. Select Account Alerts
4. To set up email alerts, click the Email icon, or to set up text alerts, click the SMS/Text icon. If an alert notification has not been activated, it is greyed out.
5. Click the Email or SMS/Text icon to activate the alert.

   Note: *For alerts that require an amount, you must enter the amount in the field to enable the Email or SMS/Text icon.*
6. Click Save to save the alerts settings.

Setting Up Security Alerts

Follow the instructions below to set up user-level security alerts.

1. From any page, click the gear icon to open the Settings menu.
2. Under Personalize, click Alerts to open the Alerts page.
3. Select Account Alerts
4. To set up email alerts, click the Email icon, or to set up text alerts, click the SMS/Text icon. If an alert notification has not been activated, it is greyed out.
5. Click the Email or SMS/Text icon to activate the alert.

   Note: *For alerts that require an amount, you must enter the amount in the field to enable the Email or SMS/Text icon.*
6. Click Save to save the alerts settings.

Changing Account Order

The Change Account Order feature enables you to display any unhidden accounts first in the list that appears at the top of Fusion Digital Banking platform. Follow the instructions below to change the account order of accounts.

1. From any page, click the gear icon to open the Settings menu.
2. Under Personalize, click Settings; then, click Change Account Order to open the account order window.
3. Click the up arrow of an account to move the account up in the display order. Click the down arrow to move an account down in the display order.
4. Click Save to save your changes to the Account Tiles display order.
5. Close the Settings window to return to the Transactions page.

The new Primary account displays the left side of the Account Pane and the transactions that correspond to that account are visible on the transactions page when you navigate back to that page.

Nicknaming Accounts

Digital Banking enables you to nickname accounts using a gear icon on the top right side of each Account Pane. Follow the instructions below to nickname an account.

1. From any page, click the gear icon to open the Settings menu.
2. Under Personalize, click Settings to open the Settings page.
3. Click the gear icon that corresponds to the account you want to nickname. The Account Settings window opens.
4. Click the Pencil icon.
5. The text field opens in edit mode.
6. Enter the desired nickname in the text field.
7. Click the Save icon.
8. Repeat this process for each account that you want to nickname.

Hiding Accounts

There are two ways for an account holder hide accounts: using tiles or using Digital Banking settings.

> ***Note:*** *Hidden account are not available to process transactions and do not appear in the Account Tiles at the top of the main workspace. To unhide accounts, you must navigate to Settings and follow the steps below.*

Hiding Accounts Using Account Tiles

Follow the instructions below to hide an account using account tiles.

1. From the main side-bar menu, click Accounts to open the Transactions page.
2. Click the gear icon on the tile at the top of the main Workspace corresponding to the account you want to hide to open the Account Settings window.

3. Click the Hide Account toggle button to the right.
    - ➢ The grey spinner in the middle of the screen spins to indicate the account is being hidden.
    - ➢ Digital Banking removes the account from the tiles behind the Account Settings page.

Hiding Accounts Using Settings

Follow the instructions below to hide accounts using settings.

1. From any page, click the gear icon to open the Settings menu.
2. Under Personalize, click Settings.
3. Click the gear icon corresponding to the account you want to hide.

   The toggle button in the Off (Grey) position indicates that the account is not hidden.
4. Click the Hide Account toggle button to the right.
    - ➢ The grey spinner in the middle of the page spins, indicating the account is being hidden.
    - ➢ When the spinner stops, the account is no longer visible in the Account Tiles behind the smaller Account Settings window.
5. Close the window to return to the main Transactions page.

Restoring Hidden Accounts

Follow the instructions below to restore a hidden account.

1. From any page, click the gear icon to open the Settings menu.
2. Under Personalize, click Settings.
3. Click the gear icon corresponding to the account you want to hide.

   The toggle button in the On (Green) position indicates that the account is hidden.
4. Click the Hide Account toggle button to the left.
5. The grey spinner in the middle of the page spins, indicating the account is being unhidden.
6. When the spinner stops, the account is again visible in the Account Tiles behind the smaller Account Settings window.
7. Close the window to return to the main Transactions page.

Profile

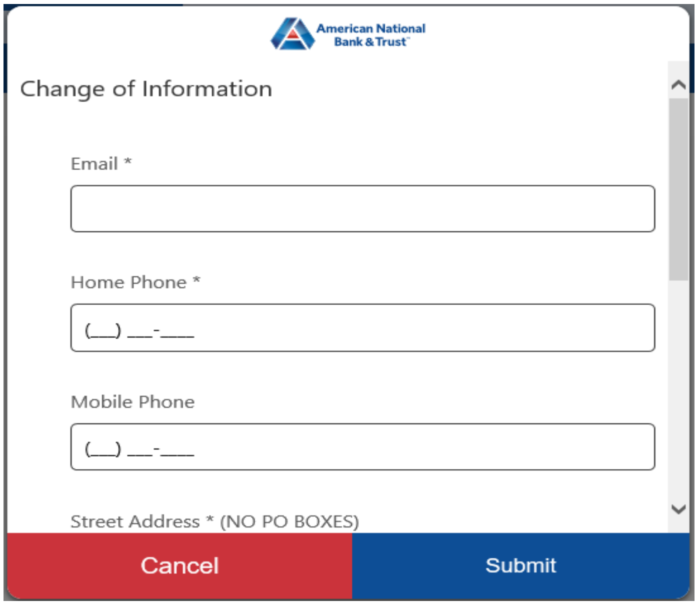
The Profile option enables you to update your user profile information. Follow the instructions below to update the user profile.

1. From any page, click the gear icon to open the Settings menu.
2. Under Personalize, click Profile to open the Change of Information page.
3. Update the applicable following fields:
    - ➢ Email.
    - ➢ Primary Phone.
    - ➢ Secondary Phone.
    - ➢ Residential Address.
    - ➢ Residential Address 2.
    - ➢ City, State & Zipcode
4. Click Submit.

NOTE: If any piece of information has not changed, enter the current information into that field. All fields must be completed before moving on.

Click the gear icon; then, click Profile under Personalize. See the Procedures section of this document for step-by-step alerts instructions.

Profile Page



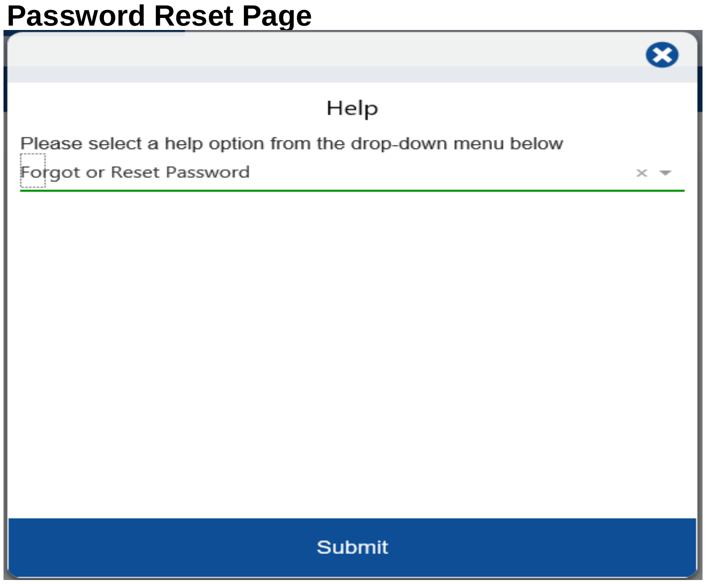
Password Reset

The Password Reset option opens the Help page, enabling you change your password.

Password Reset Instructions

1. From any page, click the gear icon to open the Settings menu.
2. Under Personalize, click Password Reset to open the Help page.
3. Select “Forgot or Reset Password” from the dropdown menu and click Submit.
4. Enter the Customer Verification information and click “Verify”

Password Reset Page



General Options

Info options available from the Settings menu are: Locate Us, Contact Us and About Us.

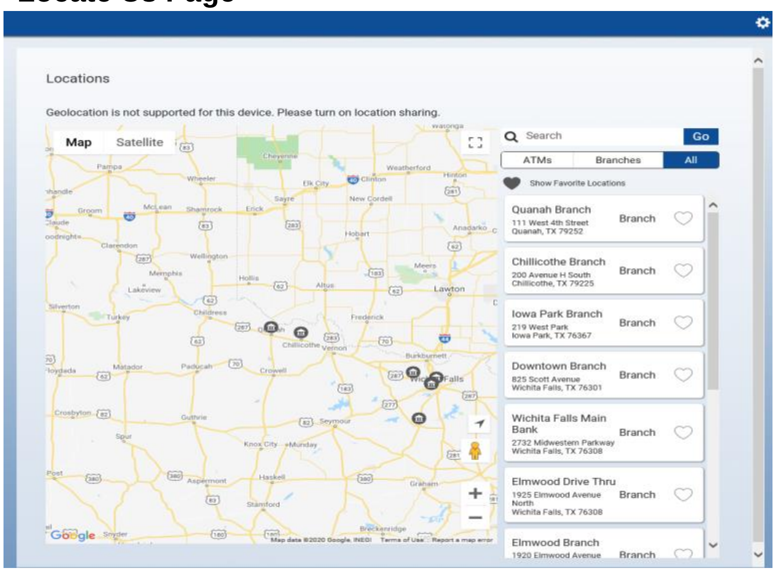
Locate Us

The Locate Us function enables you to view financial institution branch and ATM location information. Map functionality enables you to find locations easily. From the side-bar main menu, click Locate Us.

Accessing Location Information

5. From any page, click the gear icon to open the Settings menu.
6. Under General, click Locate Us to open the Locations page.

Locate Us Page



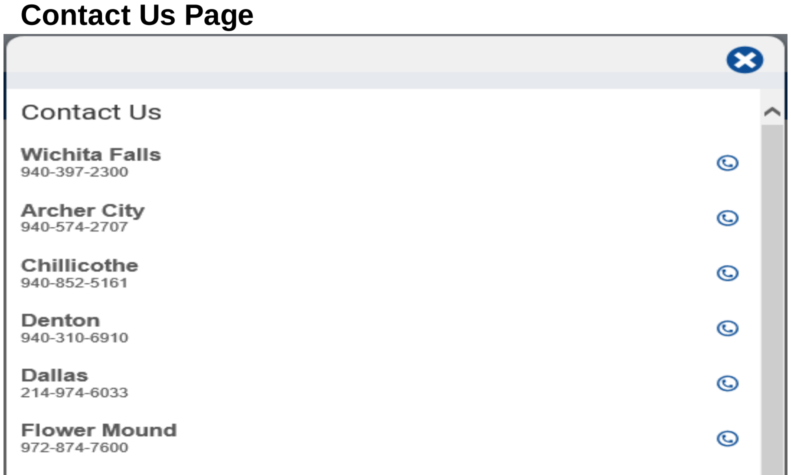
Contact Us

The contact us information will provide to you the phone number for each branch of American National Bank & Trust along with a link to our website.

Viewing Contact Information

1. From any page, click the gear icon to open the Settings menu.
2. Under General, click Contact Us to open the Contact Us page.

Contact Us Page



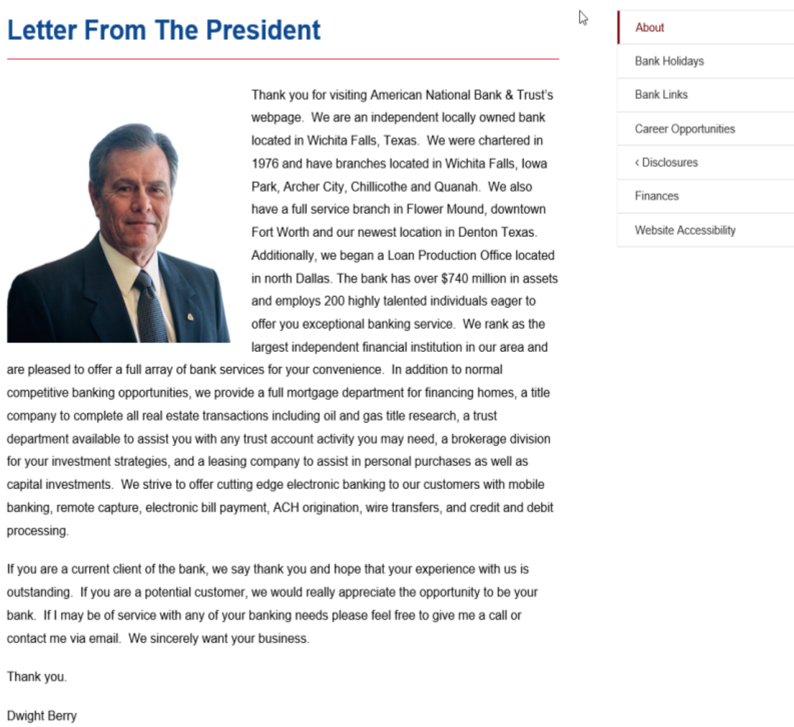
About Us

The About Us function displays a letter from the bank president and gives you access to other links.

Viewing About Us Information

1. From any page, click the gear icon to open the Settings menu.
2. Under General, click About Us to open the About Us page.

About Us Page



Letter From The President

Thank you for visiting American National Bank & Trust's webpage. We are an independent locally owned bank located in Wichita Falls, Texas. We were chartered in 1976 and have branches located in Wichita Falls, Iowa Park, Archer City, Chillicothe and Quanah. We also have a full service branch in Flower Mound, downtown Fort Worth and our newest location in Denton Texas. Additionally, we began a Loan Production Office located in north Dallas. The bank has over $740 million in assets and employs 200 highly talented individuals eager to offer you exceptional banking service. We rank as the largest independent financial institution in our area and are pleased to offer a full array of bank services for your convenience. In addition to normal competitive banking opportunities, we provide a full mortgage department for financing homes, a title company to complete all real estate transactions including oil and gas title research, a trust department available to assist you with any trust account activity you may need, a brokerage division for your investment strategies, and a leasing company to assist in personal purchases as well as capital investments. We strive to offer cutting edge electronic banking to our customers with mobile banking, remote capture, electronic bill payment, ACH origination, wire transfers, and credit and debit processing.

If you are a current client of the bank, we say thank you and hope that your experience with us is outstanding. If you are a potential customer, we would really appreciate the opportunity to be your bank. If I may be of service with any of your banking needs please feel free to give me a call or contact me via email. We sincerely want your business.

Thank you.

Dwight Berry

American National Bank & Trust™