



On behalf of American National Bank & Trust and the entire management team, we are pleased to announce our newest digital banking upgrade!

The conversion date is March 23, 2020. The new platform is very easy to use and includes several additional self-service features such as debit card on/off, internal and external transfer upgrades, alerts, a new bill pay system, stop payments, and many more.

This summary will detail those important items that each of you will need to review before and after the conversion. We also have a complete User Guide available on our website. You may find all of our information concerning our digital banking upgrade by going to www.amnat.com.

Our customer service team will be here to assist you along the way. You may reach our customer service team at (940) 397-2300.

CONVERSION TIMELINE

Monday – March 16, 2020

**Bill pay will be unavailable until March 23rd
eBill will be unavailable until March 23rd**

Thursday March 19, 2020

Mobile Banking will be unavailable until March 23rd

Friday – March 20, 2020

Online Banking will be unavailable until March 23rd

Sunday – March 22, 2020

New Personal & Business mobile app will be published for download at the App Store for Apple Users

Monday – March 23, 2020

**New Online Banking platform will be available
New Mobile Banking platform will be available for Apple Users Only.
Bill Pay and eBill will be available**

Wednesday – March 25, 2020

**Check images will be available on new system
Statements will available on the new system**

Monday - March 30, 2020

New Personal & Business mobile app will be available for download at the Google Play Store for Android Users

On March 23, 2020, you will be able to access your accounts on the new online banking system through www.amnat.com. If you previously enrolled in online banking with American National Bank & Trust, please follow the steps as outlined in the First Time Enrollment - Personal Banking and/or the First Time Enrollment - Business Banking section below.





FIRST TIME ENROLLMENT – Personal Banking

Please follow these simple steps below to log in to the American National Bank & Trust Digital Banking Platform.

- 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.
- Enter your current online Username and Password; then, click “Login”. (Password should be the current password you use to log into online banking)
- Once you have logged into your account, the verification page opens. This enables you to enter information that will validate account holder information. Please enter account number, select account type, your last four digits of your social security number and your date of birth.
- Once you have entered your information, click “OK”.
- Ensure you following the rules for allowable passwords.
- Click “Ok” and you are finished!

If you have any questions, please feel free to call our customer service team at (940) 397-2300.

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 ENROLLMENT – Business Banking

Following the Digital Banking upgrade on March 23rd, please follow the instructions below to log in for the first time.

1. Navigate to www.amnat.com, look for the Customer Login in the top right corner of the page, and select Business Banking
2. At the login page, enter your:
 - Your new Company ID (case sensitive) – provided in this email
 - Your current online banking Username (Login ID)
 - Temporary password (case sensitive) – provided in this email
3. Create a new password and click OK to log into Digital Banking.

If you have any issues signing in, please contact our Business Customer Service Team at (940) 397-2400.





MOBILE BANKING PLATFORM APP DOWNLOAD

There will be two mobile banking apps; For Personal Banking and for Business Banking. Please see the search names and icons below for accessing your accounts in the new mobile banking system.

Personal Banking - Search for American National Bank & Trust Mobile



Business Banking - Search for American National Bank & Trust Business



The current mobile app will be unavailable beginning Thursday, March 19th at 3:00am. The new digital banking mobile app for Apple users will be available for download Monday, March 23rd.

The new digital banking mobile app for Android Users will not be available until March 30, 2020 due to the delays in the Google Play app store by the Covid-19 emergency.

ONLINE BANKING PLATFORM

As a reminder, online banking will also be unavailable beginning Friday, March 20, 2020 at 3:30 pm thru March 23, 2020 at 7:00 am. **There will be no transactions allowed during this time period.**

On Monday, March 23, 2020, the new online banking platform will be available for both personal and business banking.

ACH PAYMENTS / DRAFTS - IMPORTANT INFORMATION

If you currently have recurring ACH payments or drafts setup in online banking through the Payroll, ACH Payments, or Collections modules:

- Your payees & payors stored in online banking **will be migrated** over to your new digital banking profile. Please take the time to review your list of payees/payors to ensure there are not any errors or omissions.
- However, any recurring payments/drafts that you have **will NOT automatically be scheduled** in the new digital banking platform.
- Beginning on Monday, March 23rd, you must log into online banking, navigate to review the payee/payor information that was migrated over, and re-initiate those recurring payments/drafts.





NEW MOBILE & ONLINE BANKING SYSTEM UPGRADES

- Person to Person Payments (via Debit Card or ACH)
- Additional real-time alerts and delivery options (text, email, and now push notifications)
- Debit card controls allowing you to turn your debit card on or off instantly
- Self-registration/authentication (will require updated information). Will have access to all accounts listed under your SSN/TIN
- Any new accounts will appear in your profile automatically
- View statements on mobile device
- Connection to Quicken & Quickbooks
- View contact telephone numbers & additional details for reaching us
- Transfer funds between your linked accounts
- Transfer to other American National Bank & Trust customers
- Schedule internal transfers as a one-time or reoccurring
- Deposit checks from any device
- Pay bills and setup new payees from any device
- Send and receive secure messages with our Customer Service Team
- New replacement App to download for personal accounts

CUSTOMER SERVICE TEAM

American National Bank & Trust has set up a two customer service teams to assist you with any questions you may have on the new mobile and online platform.

- For personal banking questions, please call (940) 397-2300
- For business banking questions, please call (940) 397-2400

