

APPS

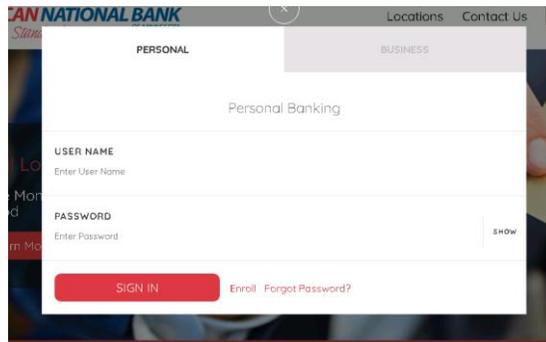
There are 2 apps for Mobile Banking, ANBMN Personal and ANBMN Business. The customer must choose the correct app for the type of relationship(s); Business or Personal. However, if a customer has both personal and business relationships with American National Bank of Minnesota, and would like to view all accounts in one app, they will need the ANBMN Business App. You must fill out Business Online Forms in person to add or delete accounts off each customer's access.

ANBMN Personal Enrollment

1. Go to the website www.anbm.com
2. Click on Online Banking.



3. Select Enroll.



4. The next screen will be where the customer needs to fill out the enrollment page. Select begin enrollment.

A screenshot of the ANBMN ENROLL page. The page title is 'ENROLL'. It contains a form with various fields for enrollment, including 'Type of account', 'Account number', 'Social Security Number', 'PIN', 'Member's maiden name', 'Date of birth', 'Security question', 'Security answer', 'Email address', and 'Confirm email address'. A 'Begin Enrollment' button is visible at the bottom of the form.

5. The ADDITIONAL VERIFICATION page is next. The customer must set up additional verification questions.

CONTACT LOCATIONS LOG IN

AMERICAN NATIONAL BANK
OF MINNESOTA

ADDITIONAL VERIFICATION

First verification question
Based on your background, in what county in MN do you reside?

First answer: [Dropdown menu]

Second verification question
What code was your 1000 digit security code based?

Second answer: [Dropdown menu]

Third verification question
In which of the following cities have you attended college?

Third answer: [Dropdown menu]

* Indicates required field

Continue

HELP PRIVACY SECURITY CONTACT US LOCATIONS ABOUT TERMS & CONDITIONS

6. Terms and Conditions will need to be acknowledged by clicking I agree. If a customer Declines, the enrollment process ends.

CONTACT LOCATIONS LOG IN

AMERICAN NATIONAL BANK
OF MINNESOTA

TERMS AND CONDITIONS

American National Bank of Minnesota
myb@nk Personal Online & Mobile Banking Agreement & Disclosure

Welcome to *myb@nk*, American National Bank of Minnesota's (ANBM's) Personal Online & Mobile Banking Service. The first time and each time you access your account(s) through (ANBM's) website (anbmn.com) or through our mobile application, you agree to be bound by all the terms and conditions of this *myb@nk* Personal Online & Mobile Banking Agreement & Disclosure ("Agreement"), as it may be periodically amended. We are providing this Agreement in electronic form. By using *myb@nk* you agree to accept the Agreement in that form. This is our legal agreement with you that governs your use of these services. Please read it carefully.

Terms Used in this Agreement

- "We," "us," "our", and "ANBM" refer to the American National Bank of Minnesota which maintains your ANBM Account(s) and provides you services pursuant to this Agreement.
- "Customer", "you" or "your" refers to the Named Owner of an ANBM Consumer Account or your Authorized Representative.
- "*myb@nk*" refers to all services currently accessible to you through our personal online banking product.
- "Account" refers to any Consumer Account maintained at ANBM.
- "Consumer" refers to a natural person who owns an ANBM Account with respect to which an Internet banking service is requested primarily for personal, family or household purposes.
- "Authorized Representative" refers to a person with authority of any kind with respect to a *myb@nk* Account Transaction.
- "Available Service" refers to any Consumer Account or service, which can be accessed through *myb@nk*.

What This Agreement Covers

This Agreement between you and ANBM where your account is held governs your use of *myb@nk*, an electronic service that permits ANBM customers to access financial services using the Internet. Accounts and services provided by ANBM that you access through *myb@nk* are also governed by other agreements with you.

In addition to this Agreement and other Account Agreements that have been provided separately to you, our Privacy Policy also [Download a PDF](#) of the terms and conditions.

By clicking "I agree", I acknowledge that I have read and accept the above terms and conditions.

I agree Decline

7. The customer must ESTABLISH CREDENTIALS. Choose a username and password. As the requirements are met, a green checkmark will show up next to each requirement. Click Continue.

CONTACT LOG



ESTABLISH CREDENTIALS

Username must contain 6 to 12 characters

██████████ ██████████

██████████ HIDE

Your new password must include:

- ✓ Between 9 and 17 characters
- ✓ At least 1 number
- ✓ At least 1 uppercase letter
- ✓ At least 1 lowercase letter
- ✓ At least 1 special character

New password *

██████████

Confirm password *

██████████

* Indicates required field

[Continue](#)

8. Next the customer needs to SET UP CHALLENGE QUESTIONS from the drop-down list. If they choose, **don't challenge me again on this device**, the computer or tablet will not ask these questions again on that device.



SET UP CHALLENGE QUESTIONS

First challenge question *

What school did you attend for sixth grade? ▾

First answer *

██████████ HIDE

Second challenge question *

What was the name of your first stuffed animal? ▾

Second answer *

██████████ HIDE

Third challenge question *

What is your favorite hobby? ▾

Third answer *

██████████ HIDE

Don't challenge me again on this device.

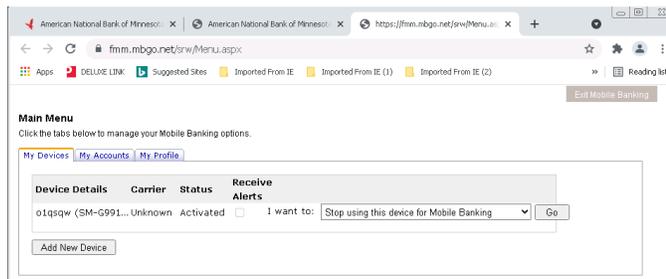
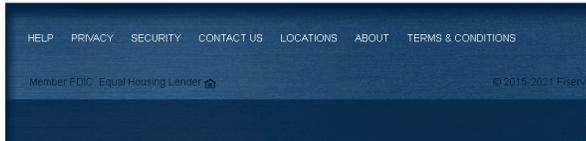
* Indicates required field

[Continue](#)

9. **MOBILE BANKING ENROLLMENT** – If the customer chooses Enroll it will bring up the Main Menu Screen. To use the app, it is best to download on the customers mobile device. Use the newly created username and password.

MOBILE BANKING ENROLLMENT

[Enroll](#)
[Ask me later](#)
[Decline](#)



10. The next screen will ask to enroll in E-Statements. The customer will need to choose enroll or ask me later.

11. Once the customer has reached the home screen on the app, enrollment is complete. The customer will be able to set up notifications, view all relationships, and change how they receive statements.



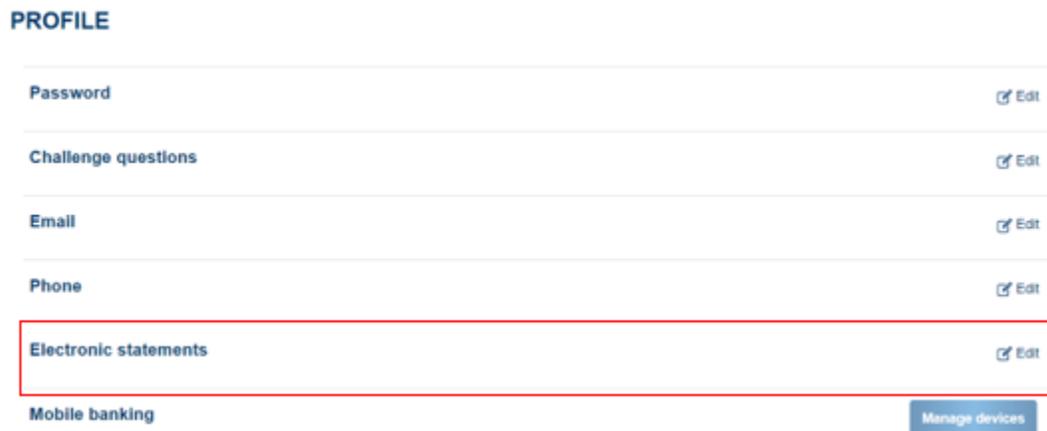
E-Statements

Electronic Statements **must** be set up by the customer. Their IP address must be attached to the statement selection. It is located on their online banking.

1. Have the customer login to their online banking and choose the PROFILE on the top right-hand corner of their online banking.



2. Under PROFILE – choose Electronic Statements by clicking on edit.



3. Under the Electronic statements, each account and/or loan will have a Delivery method selected. In this example, the customer is set up for Electronic Statements. A customer can select the **delivery method** and change each account and/or loan to either Electronic Statements or Paper Statements.

A banker is unable to change this for the customer.

