

Frequently Asked Questions about our 2010 BankAtEase™ Internet Banking Conversion

In our efforts to meet your growing needs and keep our **BankAtEase**™ online banking service state-of-the-art, we have made upgrades to our system. We are confident you'll like it's easy to follow screens and enhanced features. You can view a demonstration of the enhancements by clicking the Demo button on our homepage and select Personal or Commercial demo.

1. I like the old system...why do we have to change?

Changes occur from time to time...technology and customer needs are no exception. Our new system will be easier to use and will allow us to take advantage of new, state-of-the-art security features. Change will be necessary for every bank to stay ahead of the fraud.

2. I use the bill payment feature. Will my templates for payees still be there?

Yes, your templates will stay the same.

3. What happened to my image, phrase and challenge questions?

They have been replaced by the automated delivery of a Secure Access Code (SAC) to your contact information.

4. What items will come across in the conversion... and what items will not?

- Your log-in ID will stay the same ... however your password will not. You will be prompted during your initial log-in process with instructions to reset your password.
- Your account numbers will convert under your log-in ... but not any nicknames.
- Your history for each account will stay the same ... but not the internet record of transactions initiated in our previous BankAtEase product.
- Checking account statements from January 2004 to current...choose "e-Statement Delivery Method."
- Nicknames and alerts will not convert over

5. I thought the old system was secure ... why do you say the new one is more secure?

The new system will deliver a Secure Access Code (SAC) to you at your e-mail or phone number on record with us if anyone tries to access your account from an unrecognized computer. Even if a fraudster knows your log-in and password, if someone tries to access your account from an unrecognized computer, a secure password will be sent to your information on record with us, meaning no one but you should receive it. If you did not request a SAC from the system, don't use it and call the bank to notify us.

6. Will there be any changes to fees in the commercial BankAtEase option?

No, there will not be any changes to fees.

7. How do I reset my password after initial log-in?

Just keep your e-mail addresses and phone numbers current with us and you can request and receive a Secure Access Code from our system and then reset your own password at any time.

8. What do you think I'll like better about the new system?

- A balance is posted after every transaction
- You will have the ability to select what account number to show first, second, etc.
- It has increased security, as explained above
- It is easier to use
- More capabilities for alert notifications and text messages

9. It took me a year to get comfortable with the old system...how am I supposed to learn the new one?

We suggest you go into the Demo on our homepage, take a Test Drive and click around. The Test Drive contains made-up accounts and transactions, so you can't do anything wrong in the Test Drive! This will let you see the product and what happens with each click. Additionally, there is a Help button located on each page. And of course, our BankAtEase staff is available to help you from 8 am -7 pm MT at 1-877-416-5965 option 1 Monday through Friday.

10. The internet in general makes me nervous ... I hear there are problems with it. Should I keep using it?

BankAtEase is designed with a high level of security to protect our customers' information and privacy, however, we realize there isn't one product meant to satisfy the needs of all our customers. Instead, each customer should decide what products are best for them. American National Bank offers a suite of convenient banking products, for example, our TeleBanc service at 866-997-BANK (2265) requires no prior enrollment and is available 24/7. Or if you prefer, call our Customer Service line at 866-433-0282 or speak with a personal banker at your favorite branch. It is our goal to provide an array of products and services that give our customers options so they can select the ones they feel most comfortable using.

Note: As always, American National Bank will never ask for your password information or send you an e-mail asking you to click on a link. If you receive an unsolicited e-mail purported to be from American National Bank asking you to click on a link, delete the e-mail immediately. We will ask for confidential information only in response to a call that has been initiated by you, but never in communications initiated from us.

