ANB Bank®

Digital Banking

eGuide

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Getting Started

Welcome to Digital Banking with ANB Bank! Whether at home or the office, from a mobile phone, tablet, or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you with online banking.

If you have additional questions, contact us at 1-866-433-02

Digital Banking Access

Logging In

After your first login, logging in is easy and requires your User ID and password. If you are logging in using a device you have not previously registered, you must request a One-Time Passcode (OTP).

1. Enter your user ID and password.
2. Click the **Login** button.

***Note**: If you enter an incorrect password five times, your account will temporarily lock. Call us at 1- 866-433-0282 for assistance.*

Logging Off

For security, you should always log off when you finish your online banking session. We will also log you off due to inactivity.

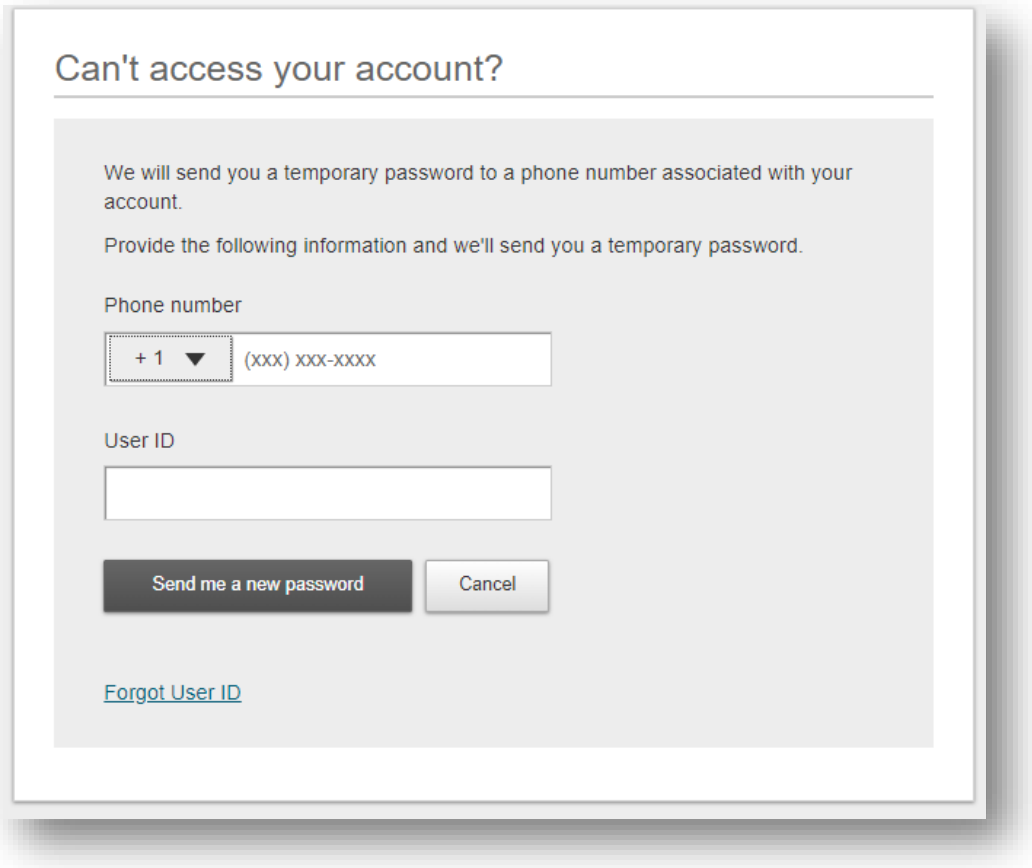
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

Resetting A Forgotten Password

If you forget your password, you can easily set a new one from the ANB Bank Home page—no need to call us!

1. Click the "Forgot Password?" link.
2. Enter a Phone Number associated with your account.
3. Please enter your User ID and click **Send me a new password**.
4. You'll receive a new password and be prompted to change it during your login process.

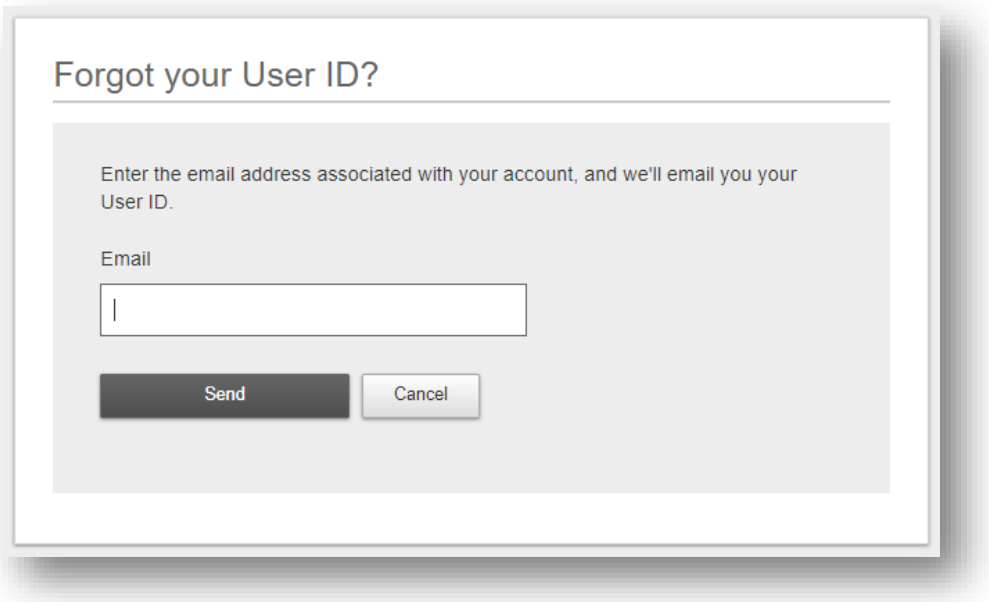
***Note**: You may be unable to reset your password if your account is locked.*



Forgot User ID

If you forget your User ID, you can easily set a new one from the ANB Bank Home page—no need to call us!

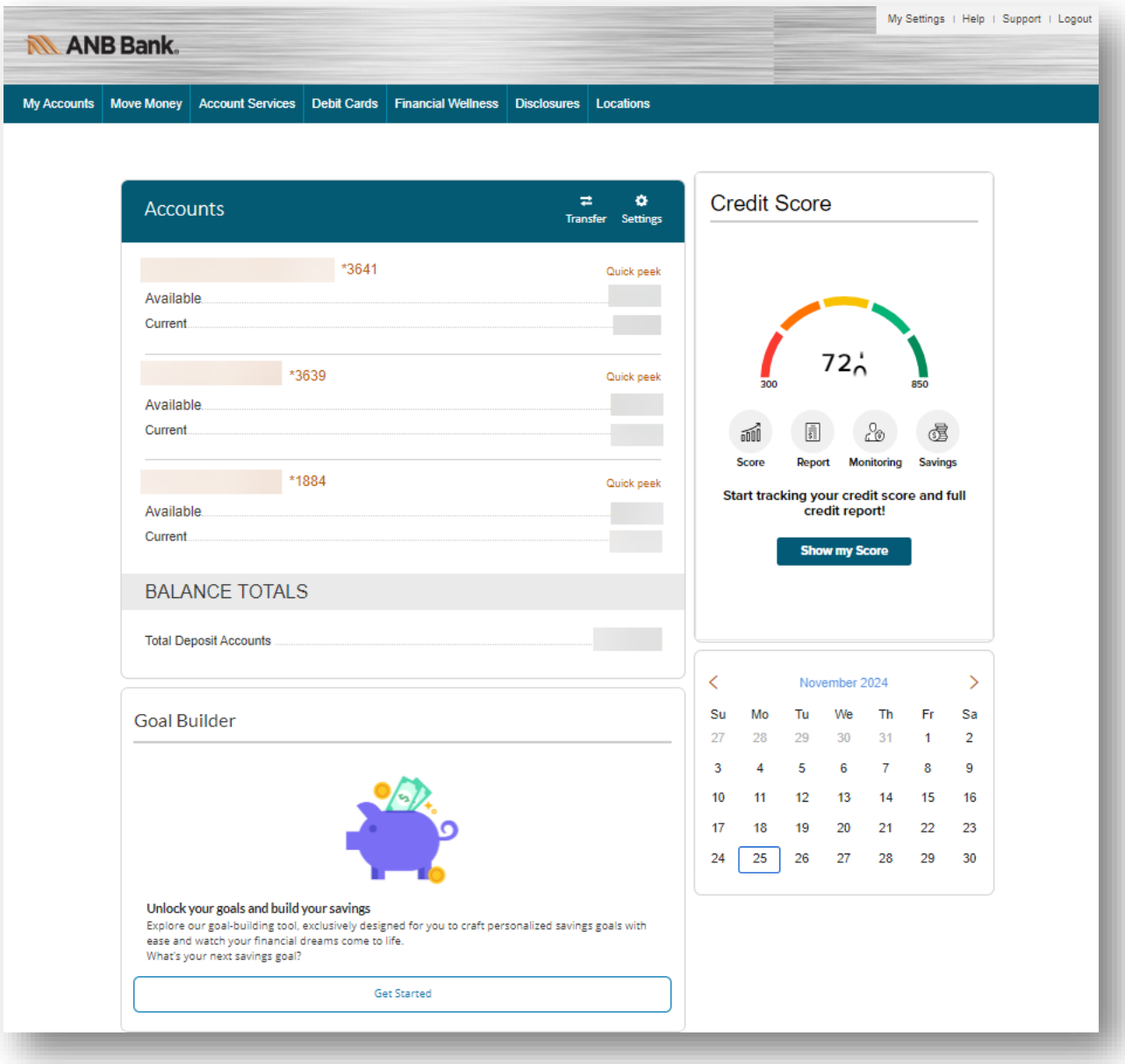
1. Click the **Forgot Password?** Link.
2. Scroll down to the Forgot User ID and click the link.
3. Enter the email address associated with your account.
4. You will receive the User ID in your email.
5. Go to anbbank.com to log in.



My Accounts/Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into multiple convenient sections to help you navigate to every feature within Digital Banking. Here, you can view the balances in your ANB Bank accounts, your account summaries, and more!

- The menu appears across the top portion of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down menus.
- Your ANB Bank accounts have their respective balances in the My Account widget.
- You are taken to the Account Details page by clicking an account name.



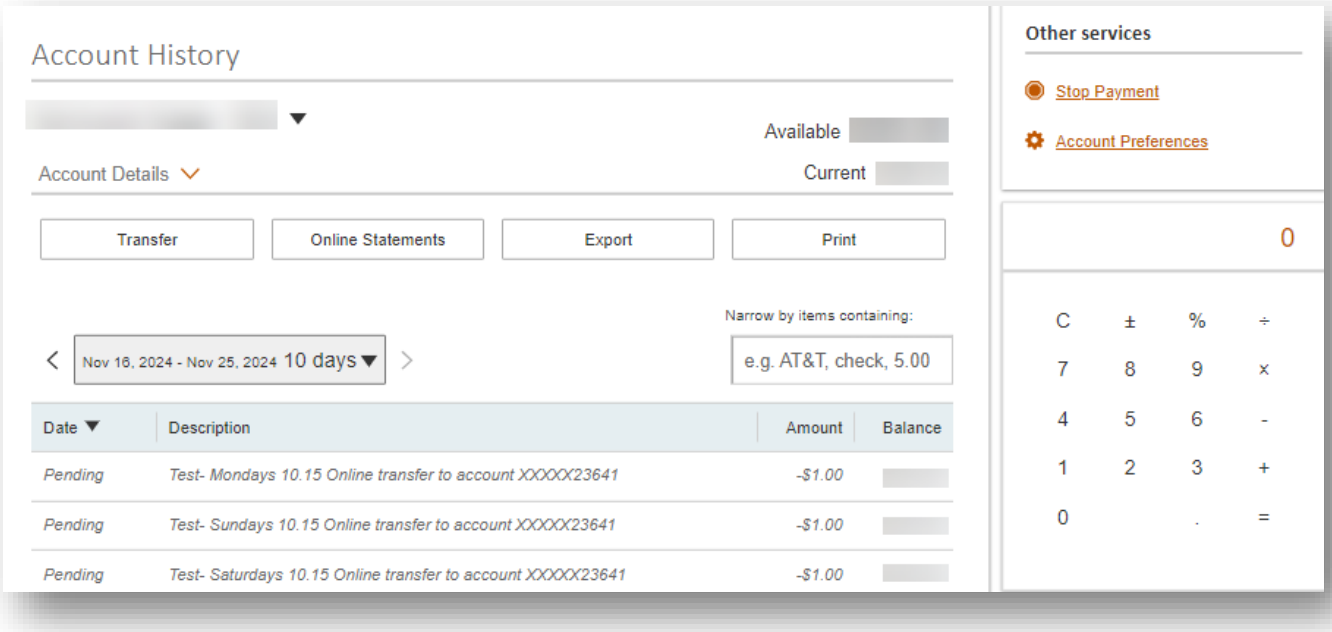
Navigation Bar

The navigation bar appears in every View at the top of the screen. You can navigate to Digital Banking features by selecting the appropriate tab.

- You are taken to the Account Details page by clicking the account name. Click the "settings" icon on the right for more options. In addition, you can click on the "transfer" icon to begin processing a transfer.
- The calendar widget is a convenient tool for planning your current and future finances.
- The Credit Score feature allows you to view your credit score and complete your credit report at any time by clicking "Show my Score" after signing up.
- The calculator display allows for a convenient tool for budgeting and working with your finances.
- The menu settings in the top right-hand corner of the screen provide customizable account settings and support services.

Account History Page

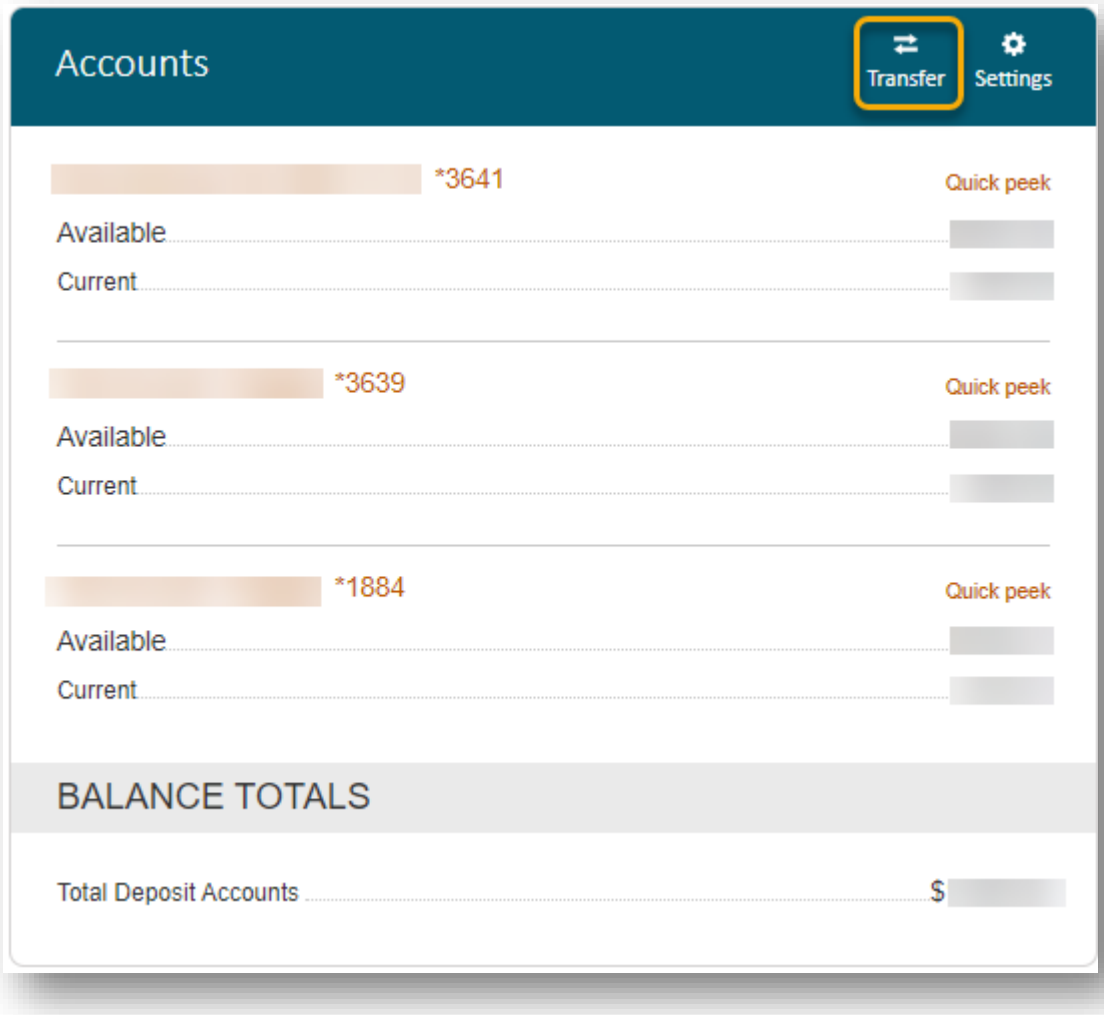
If you need to view Account Details, such as your whole account number, routing number, or other information on your account, you can select the down arrow next to Account Details. It will expand to include this information.



Quick Transfer

No need to run to a branch to move money from one account to another. If you're ever in a rush, the Transfer option on the home page is a simple and fast way to make transactions.

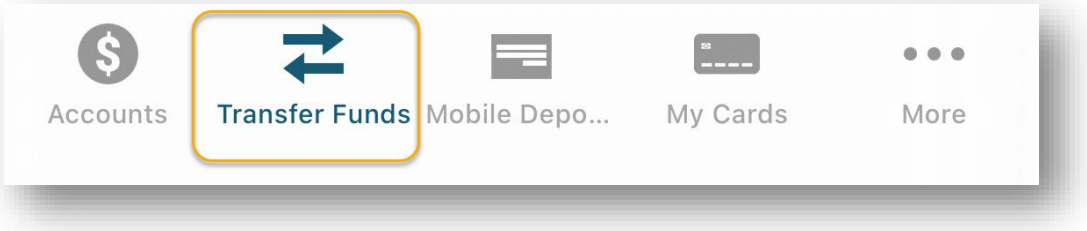
1. Click **Transfer** on the home page at the top right of the Accounts Overview section.
2. Select the account you would like to transfer money **From** and the account you would like to transfer money **To.**
3. Once you have chosen your accounts, select a date.
    a. **NOTE**: You also have the option to set the **Transfer** as a recurring transfer by checking the **"Repeat Transfer"** box.
4. Enter the amount and an optional memo if desired.
5. Click the **"Make Transfer"** button when you are finished.
6. To the right, you also have the option to "View Scheduled Transfers."



Mobile Quicklinks

When accessing the Mobile Banking App, you can access frequently used services from your iPhone or Android device.

- View Accounts and account details with the Accounts Quicklink
- Transfer funds between previously linked ANB Bank accounts using the Transfer & Payments Quicklinks.
- Use the Mobile Deposit Quicklink to enroll in Mobile Deposit and quickly deposit checks.
- The Bill Pay Quicklink allows you to pay a bill to someone or a company.



Security

Protecting Your Information

Here at ANB Bank, we do all we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. Following our tips, digital banking can be a secure and efficient method for meeting all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Digital Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Digital Banking when finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers, and special characters.
- Do not create passwords containing your initials or birthdays.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your User IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents, including receipts, checks, deposit slips, pre-approved credit card offers, and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 1-866-433-0282.

My Settings

We take security very seriously at ANB Bank. Because of this, we've added various tools to help you better protect your account information. Add and manage these features in **My Settings** to strengthen your Digital Banking experience.

Under **My Settings**, you can see some information as it reflects on the account, including your name, primary email, and phone information. If this information is inaccurate, please get in touch with our Customer Care Center at 1-866-433-0282 for assistance.

***Note**: To update your address, don't hesitate to get in touch with our Customer Care Center at 1-866-433-0282*

Change Primary Email

1. Go to **My Settings** on the top right of the screen.
2. Scroll down to the Personal Information section.
3. Select **Edit** next to the **Primary email** section.
4. Type in your new User ID and current password.
5. Click **Save**.

Change User ID

6. Go to **My Settings** on the top right of the screen.
7. Scroll down to the Login & Security section.
8. Select **Edit** next to the User ID section.
9. Type in your new User ID and current password.
10. Click **Save**.

Change Password

When you need to, you can change your password using Online Banking. We recommend you change your password regularly and follow our guidelines for creating a strong password.

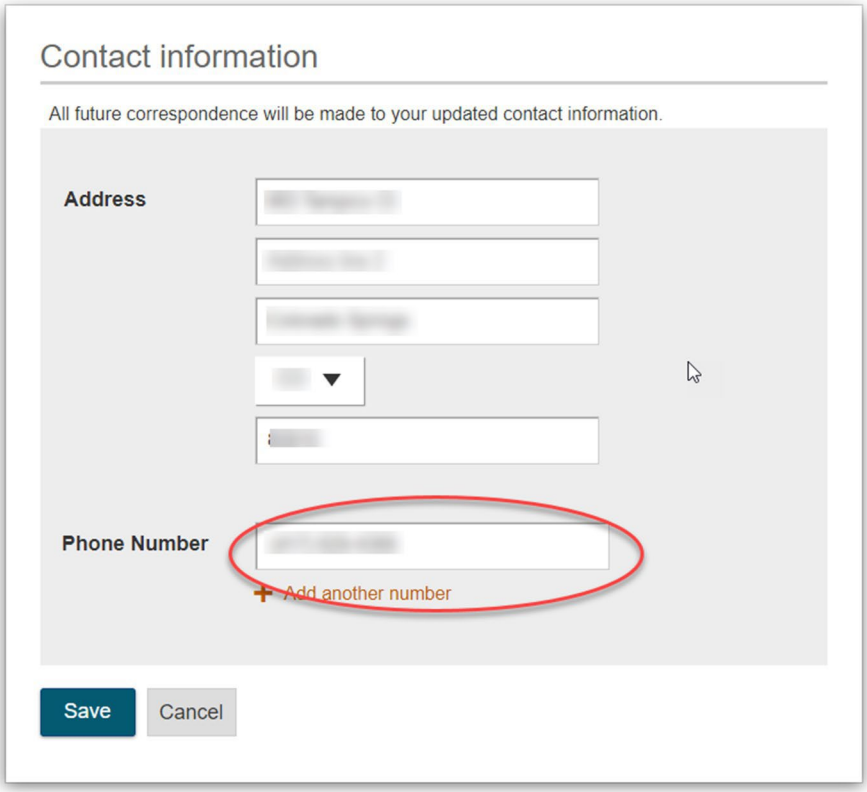
1. Go to **My Settings** on the top right of the screen.
2. Scroll down to the Login & Security section.
3. Select **Edit** next to the Password section.
4. Type in your new User ID and current password.
5. Click **Save**.

Add or change a Phone Number for One-Time Passcodes (OTP)

If you need to add a phone number to receive an OTP by text or phone, you can change or add a phone number.

1. Go to **My Settings** on the top right of the screen.
2. Scroll down to the Login & Security section.
3. Select **Edit** next to the Security options section.
4. In the first section, **By phone**, either update your existing number or add another number.
5. Scroll down and type in your current password.
6. Click **Save**.

7. To enable the number for text, click on the **Enable for text** link.
    a. You will receive a text message to this number.
    b. Add the activation code into the box and select **Confirm**.
    c. Your number is enabled for texts.



Authenticate with the Authenticator App

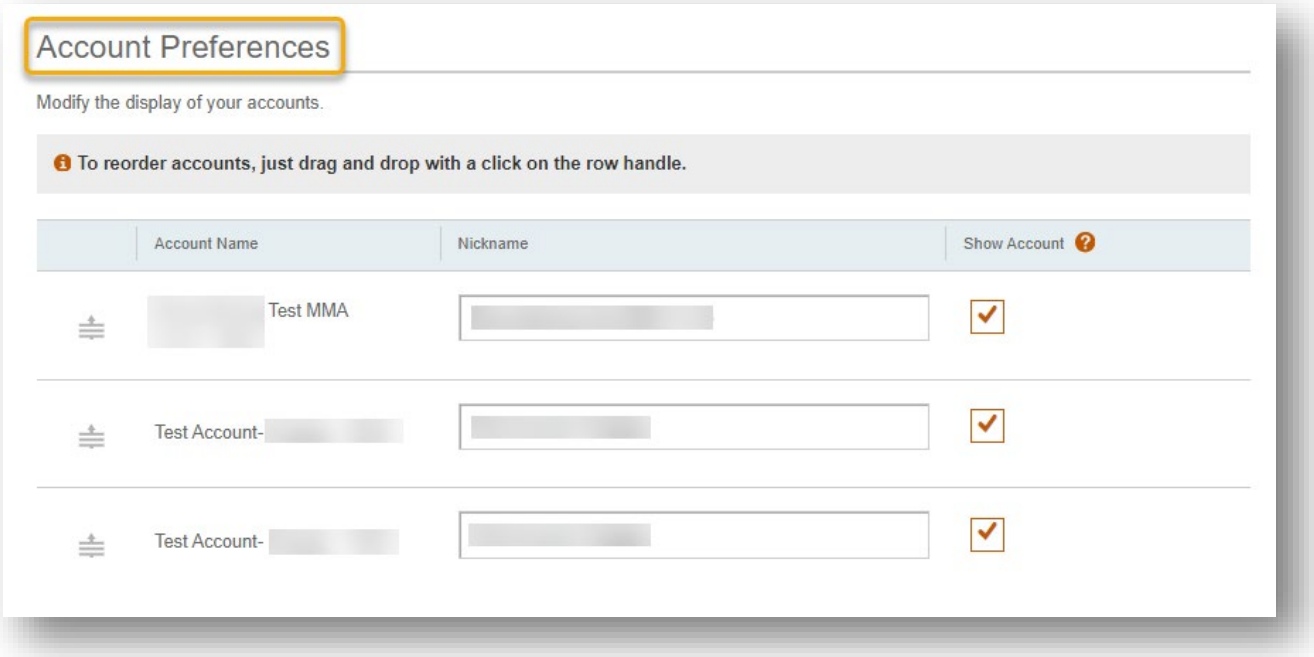
Within our digital banking system, users can now authenticate their login with an Authenticator App, such as Google Authenticator or Microsoft Authenticator.

1. Go to **My Settings** on the top right of the screen.
2. Scroll down to the Login & Security section.
3. Select **Edit** next to the Security options section.
4. In the third section, **By authenticator**, flip the toggle to ON.
5. Scroll down and type in your current password.
6. Click **Save**.
7. Once saved, a QR code and code will appear for you to enter into your authenticator app.

Rename & Hide Your Accounts

1. Go to **My Settings** on the top right of the screen.
2. Scroll down to the **Other Settings** section.
3. Click on the **Rename & Hide Your Accounts** link.
4. You can then rename each account.
5. To hide an account, uncheck the box.

6. In addition, you can reorder your accounts by using the toggle button to the left of your account name.
7. When completed, click **Done**.



Mobile Security Preferences

Within ANB Bank's Mobile Banking app, you can set up security preferences that are unavailable on a desktop computer. These additional preferences make signing into your mobile banking quick and easy. Still, they also add a layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login use fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. This feature lets you quickly and securely access your accounts using our mobile app!

Enabling Fingerprint or Touch ID

Fingerprint or Touch ID is a feature that utilizes fingerprint recognition technology, allowing you to unlock your device with your thumbprint (or other fingerprint) in place of your User ID and password.

1. Open ANB Bank's Mobile Banking app.
2. Log in with your User ID and password.
3. You'll be prompted to accept Login in with Fingerprint or Touch ID. If you accept, it will prompt for your Fingerprint or Touch ID and will flip the toggle to On.
4. Fingerprint or Touch ID is now set up.
5. Upon the following login, Fingerprint or Touch ID will be enabled.

Enabling Face ID

Face ID is a feature that utilizes facial recognition technology, allowing you to unlock your Apple® device with your face in place of your User ID and password.

6. Open ANB Bank's Mobile Banking app.
7. Log in with your User ID and password.
8. You'll be prompted to Log in with your Face ID. If you accept, it will run Face ID and flip the toggle to On.
9. Face ID is now set up.
10. Upon the next login, the Face ID will automatically prompt.

Disabling Touch ID, Fingerprint, or Facial ID Login

You can turn off Fingerprint, Touch, or Face ID through the app if you no longer prefer to utilize them.

1. Open ANB Bank's Mobile Banking app.
2. Log in and go to the **More** menu item.
3. Select the **Settings** icon.
4. Then, you'll see Face ID, Fingerprint ID, or Touch ID in the menu. Select this menu item.
5. Toggle the login off.
6. The biometrics login is now off.

Transactions

Digital Banking gives you the ability to transfer funds on the go. Whether transferring money between your accounts or sending money to someone outside of ANB Bank, various features help you transfer funds differently.

Move Money

- **Transfer Money**: Move money between your personal ANB Bank accounts, including making a loan payment, including principal or interest payments to a loan at ANB Bank.
- **Bill Pay:** Pay a bill to someone or a company.

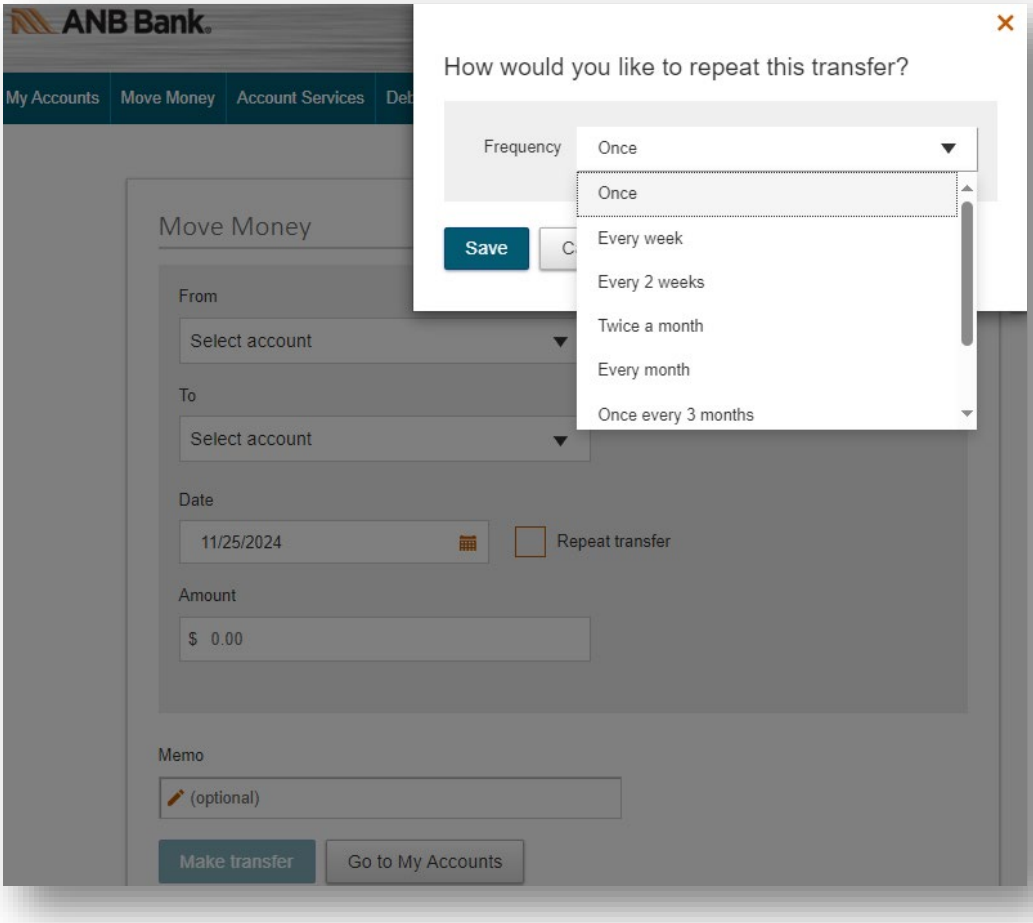
Transfer Money

You can use the Transfer Money feature when making a one-time or recurring transfer between your personal ANB Bank accounts or a loan payment. These transactions go through automatically, so your money is always where you need it.

1. In the **Move Money** menu, click **Make a Transfer**.
2. Select the accounts to transfer funds using the "From" and "To" drop-downs. If you have multiple accounts, you can also select one.
3. Enter the amount to transfer.
4. Enter a memo (this is optional).
5. Select the **Make transfer** button.

Recurring transfers

1. In the **Move Money** menu, click **Make a Transfer**.
2. Select the accounts to transfer funds using the "From" and "To" drop-downs. If you have multiple accounts, you can also select one.
3. Select the **Repeat Transfer** box.
4. Choose the frequency of the Transfer and click **Save**.

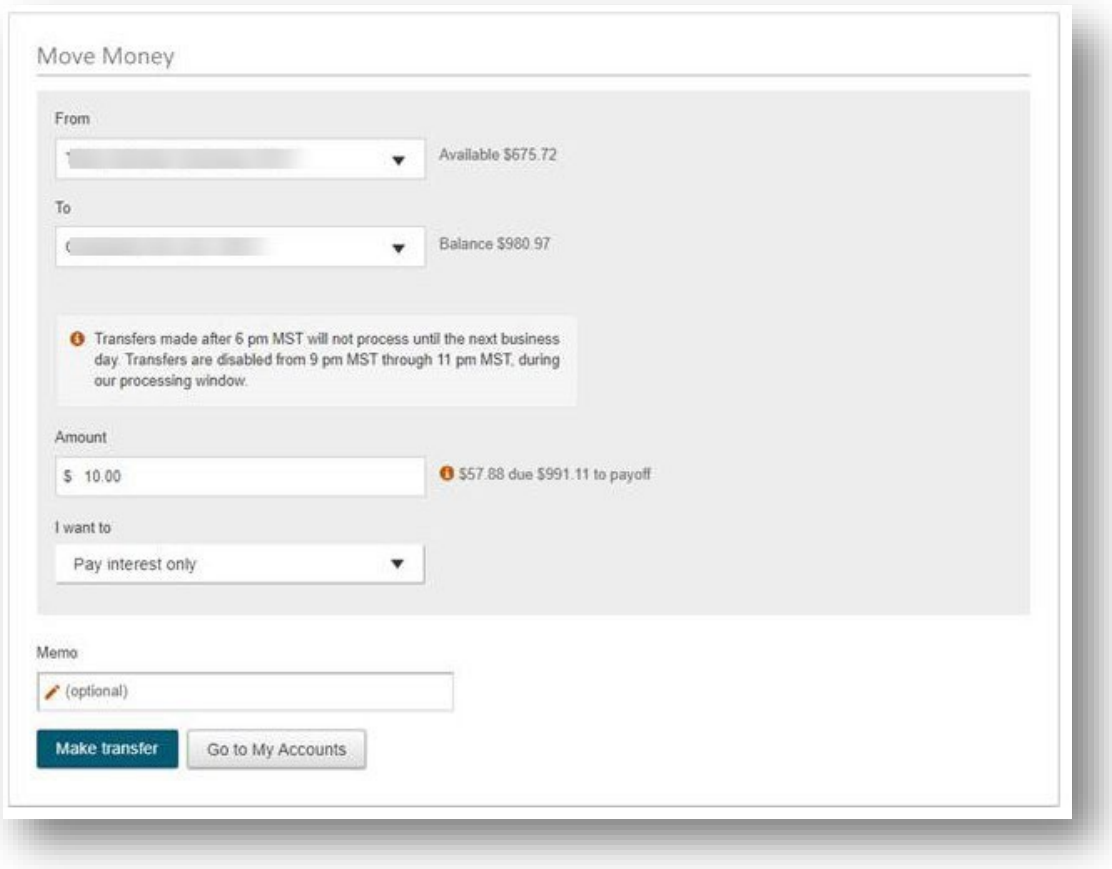


5. Enter the amount to transfer.
6. Enter a memo (this is optional).
7. Once you have saved your transfer details, click the **Schedule Transfer** button to complete the scheduled Transfer.

Loan Payments

You can use the Loan Payment Transfer feature if you have a loan with ANB Bank and need to make a one-time or recurring payment.

1. In the **Move Money** menu, click **Make a Transfer**.
2. Using the "From" and "To" drop-down, select the account from which the funds will be taken and from which you wish to post the payment.
3. Select your payment type using the **Payment Type** drop-down.
    a. You can select a regular payment, pay interest only, or pay to the principal.
4. Enter the amount of the payment.
5. Enter a memo (this is optional).
6. Select the **Make transfer** button.



Bill Pay

Bill Pay with ANB Bank lets you stay on top of your monthly finances. Having your bills linked to your bank account enables you to write checks and send payments in one place electronically. When you click the Bill Pay tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.

Bill Pay: Home Page Overview

In the Move Money menu tab, click on **Pay Bills** to access Bill Pay.

- The navigation bar appears in every View at the top of the screen. You can navigate to the payments features under the Payments tab.
- Use the "Display" drop-down to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive, or Hidden.
- Filter your payments by category using the Display drop-down.
- Locate your payees using the search bar.
- All pending transactions appear in the "Pending" section.
- View transaction history for the last 45 days in the "History" section.
- Click the View More button to see further details about a pending transaction.
- Click the "Messages" link to view secure messages.

Creating a Payee Overview

The individual who receives your payments is known as a payee. You can pay almost all companies, people, loans, or accounts using Bill Pay. Before making payments, you must decide what type of Payee to create and how they receive funds.

Company

Electronically pay a company such as your mobile phone provider, utility company, or dentist. You can add two types of companies: Known and Unknown.

- **Known**: If the company you must pay is preloaded in our database, you can send a Rush Delivery or sign up for eBills.
- **Unknown**: If you do not have a payee in our system, you can add their contact information. You may not be able to send a Rush Delivery or sign up for eBills, but they will be paid via a paper check.

Person

There are multiple ways you can pay a person or send an external transfer.

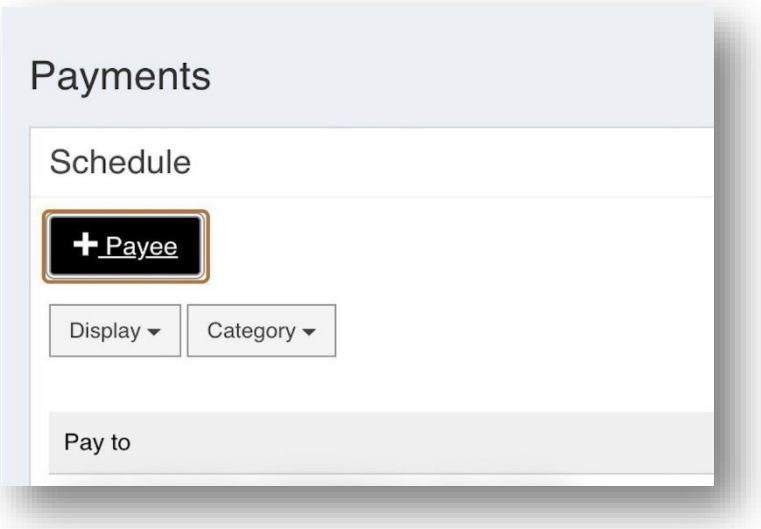
- **Person via email or Text**: Pay any individual with an email address. When the Payee receives the email or text, they are given instructions for directing the funds to their account. Funds will be paid within 1-2 business days.
- **Person via direct deposit:** Send money directly to someone's account using their routing and account numbers. Funds will be paid within 1-2 business days.
- **Person via check**: Request a check to be sent to a payee. We print it and drop it in the mail for you. Funds will be paid within 5-7 business days.

***Note**: Not all companies are set up for electronic payment. These bills will be paid via paper check.*

Add a Payee – Company

The information on your bill is all you need to set up a company as a payee.

1. Click the **+Payee** button.



2. Click on the Pay a company (e.g., credit card, utilities, or cable) option.
3. Choose the Pay a Company (Electronic/Check).
4. Add the Payee section with the required information.
5. Click the **Next** button to complete Payee.

Add a Payee–Person/Send an external transfer

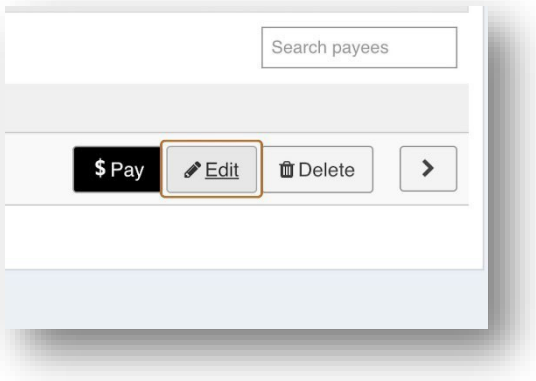
You can pay anyone, from a babysitter to a dog-sitter to a freelance worker! Add them as a payee in Bill Pay.

1. There are two options to add a person as a payee.
    a. Click the **Payments** tab and click the **+ Payee** button.
    b. Click the **Pay a Person** tab.
2. Decide how to send funds to the Payee. ***Note**: There is an additional step if you pay a person via email. Establishing a keyword the Payee will use to receive your payment would be best.*
3. Click the **Next** button.
4. Enter the Payee's contact information. The required information will change depending on whether you send them a check, direct deposit, or email/text payment.
    a. Email/Text: Enter the Payee's first and last name, text number or email address, phone number, nickname, the account to pay from, and category.
    b. Direct Deposit: Enter the Payee's first and last name, phone number, account and routing number, account type, nickname, the account to pay from, and category.
    c. Check: Enter the Payee's first and last name, phone number, street address, city, state, zip code, account number, nickname, the account to pay from, and category.
5. Click the **Next** button.
6. Please enter a keyword and confirm it. This step is only needed if you add a payee to receive funds in an email/text.
7. Click the **Next** button.
8. Select a preferred delivery method to receive your activation code.
9. Click the **Next** button.
10. Enter your activation code.
11. Click the **Next** button.

Editing a Payee for an external transfer or payment

If needed, you can make changes to a payee at any time. For instance, if a payee's account number or contact information changes, you must make these edits.

1. Select the Payee to edit and click the **Edit** button.
    a. If the payment is recurring, choose whether you wish to edit a single payment or the entire series.



2. Make the needed changes to the payment.
3. Click the **Continue** button.
4. Click the **Submit** button when you are finished making the changes.

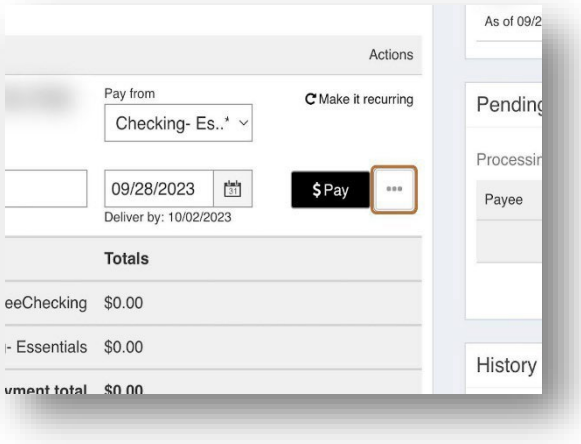
Skipping Payments

You can skip a recurring payment even after you schedule it. This option allows you to change how you make your payments.

1. Select **Skip this payment** and select which payment you would like to skip.
2. Click the **Continue** button.
3. You will receive a confirmation message.

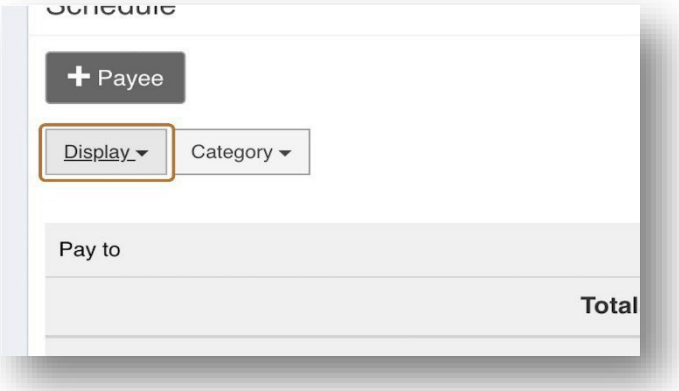
Hide a Payee

1. Click the ... icon next to a payee in the Payments tab to expand it.
2. Click the **Hide Payee** button to hide the Payee from your Payments screen.
3. Click on the **OK** button.



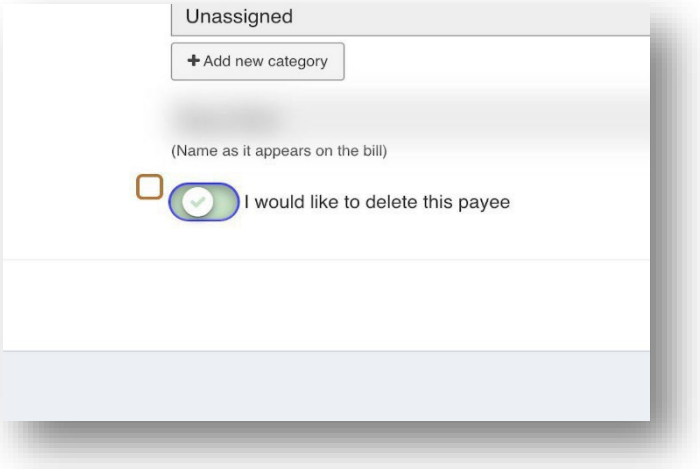
Unhide a Payee

1. Click the **Display** drop-down and select **Hidden**.
2. Select the **"Hidden"** category to display and unhide the hidden Payee on your Payments screen.



Delete a Payee

If you would like to delete a payee, within the **Edit** payee screen, toggle next to "I would like to delete this payee" and then click the **Submit** button.



Scheduling Payments

Once your payees are set up, paying your bills is effortless. You will see all the payees you have established on the Payments tab. Add your Payee and fill out the payment information beside their name to pay a bill.

1. Enter an amount.
2. Select an account to withdraw from using the **Pay from** drop-down.
3. Enter a delivery by date using the calendar feature.
4. Click the **Pay** button to make a single payment or the **Pay All** button to make multiple payments.

Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

1. Click on the **Make it Recurring** link next to the Payee.
2. Select an account to withdraw from using the **Pay from** drop-down.
3. Enter the amount.
4. Choose how often to repeat the payment using the **Frequency** drop-down.
5. Choose a day of the month for the payment to occur.
6. Select the first payment date using the calendar feature and decide how to pay if a holiday occurs.
7. Decide if the payment series should end. If so, enter the ending date or a certain amount of payments that will be processed.
8. Click on **Submit** when you are finished.

Rush Delivery

If you need to send a payment faster and your Payee has the Rush Delivery option, you can process your payment faster than the standard rate. A standard fee may be posted on the screen before you pay.

1. Click the "**…**" icon to expand the Payee.
2. Click on the **Rush Delivery** button.
3. Enter the amount.
4. Select the account to withdraw from using the **Pay from** drop-down.
5. Click the **Next** button.
6. Enter the Payee's phone number, address, and city.
7. Choose the Payee's state using the drop-down.
8. Enter the Payee's zip code.
9. Click the **Next** button.
10. Review the payment information and click the **Accept & Submit** button when finished.

Setting up eBills

Many major credit card companies, automotive finance companies, and utility companies are preloaded into the bill pay system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you continue to receive bills from your biller. To stop receiving them, you must contact the company.

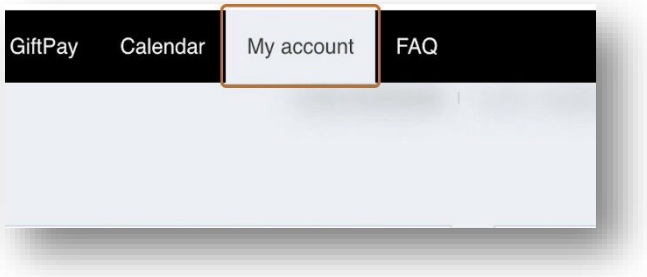
1. Click a bill under eBill Connect.
2. Enter your username and password for the biller's website, and select the account type from the drop-down.
3. Read the eBill Service User Agreement.
4. Click the **Accept and Submit** button when you are finished.

***Note**: When an eBill is available, it will appear in green under the Payee's name, or you will receive an email or phone alert. You can then pay your bill.*

Bill Pay - Adding an Account

As long as you are an account holder, you can add another account within Digital Banking anytime. This is beneficial if you manage your bills from another account or are a power of attorney to a family member.

1. Click on the **My Account** tab.
2. Choose **+ Add** account.
3. Fill out the required information, including account nickname and account number, and confirm your account number and type.
4. Click the **Next** button.
5. Click the **Submi**t button once you have reviewed the account information.



Bill Pay - Editing an Account

Within the My Account tab, you can edit an account nickname anytime.

1. Click on the **My Account** tab.
2. Click on the **View Accounts** button in the **Pay from Accounts** section.
3. Click the **>** icon next to the account you would like to edit.
4. Click the **Edit** button.
5. Make the necessary changes.
6. Click the **Submit** button.

Bill Pay - Deleting an Account

Within the My Account tab, you can edit an account nickname anytime.

1. Click on the **My Account** tab.
2. Click on the **View Accounts** button in the **Pay from Accounts** section.
3. Click the **>** icon next to the account you would like to edit.
4. Click the **Edit** button.
5. Click the toggle **Delete pay from account** to delete the account.
6. Click the **Submit** button.

Bill Pay Alerts

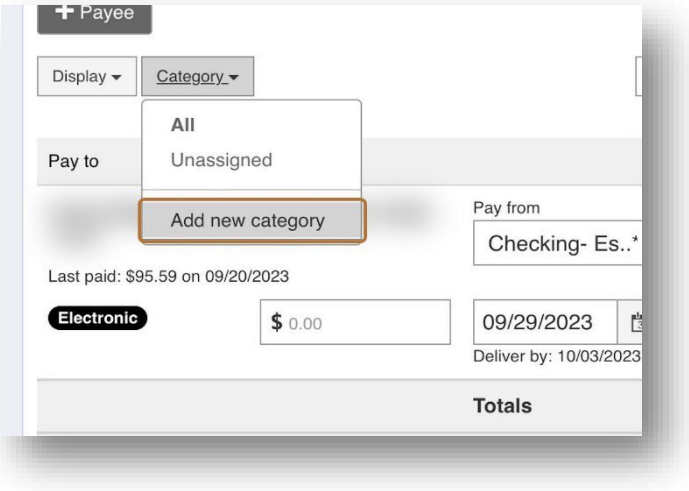
Setting up alerts within Bill Pay can assist you with making sure all of your bills get paid on time. You can set up alerts to inform when an eBill is available, when a recurring payment is processed, or when a transaction is scheduled. You can also choose to receive your alerts via email or mobile.

1. Click on the **My Account** tab.
2. Click on the **View** Alerts.
    a. Click the **View Alerts** option under the Notifications section.
3. Check the box to indicate whether you want to be notified via email or mobile when an alert is activated.
4. Click the **Update** button when you are finished making changes.

Bill Pay Categories

You can divide your payees into categories to organize your transactions better.

1. From the **Category** drop-down, select **Add new category**.
2. Select **New category** from the drop-down.



3. Enter your category name.
4. Click on **Submit** when you are finished.

Edit Bill Pay Categories

You can edit a category at any time. This is helpful if you need more ways to organize specific payees.

1. Click on the **Payees** tab.
2. Click the tab to edit the category.
3. Click on the **Edit category** button to edit the category.
4. Edit the category name and click the **Submit** button.

Delete Bill Pay Categories

You can delete a category at any time. This is helpful if you need more ways to organize specific payees.

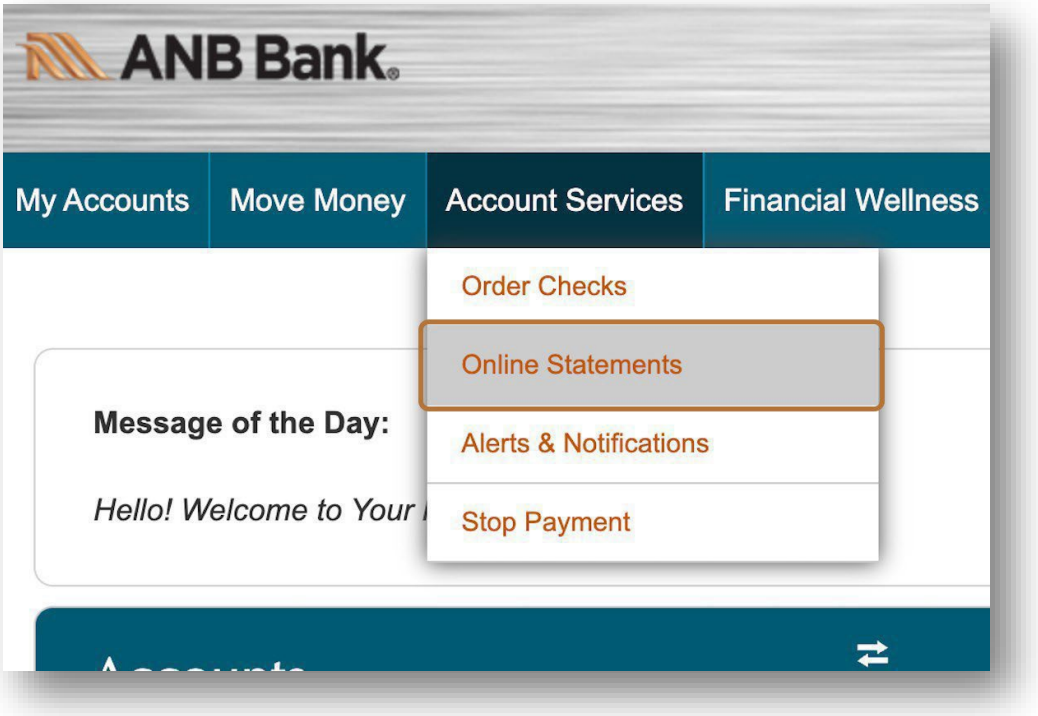
1. Click on the **Payees** tab.
2. Click the tab to edit the category.
3. Click on the **Delete category** button to delete.
4. Click the **OK** button.

Account Services

Online Statements

Viewing eStatements

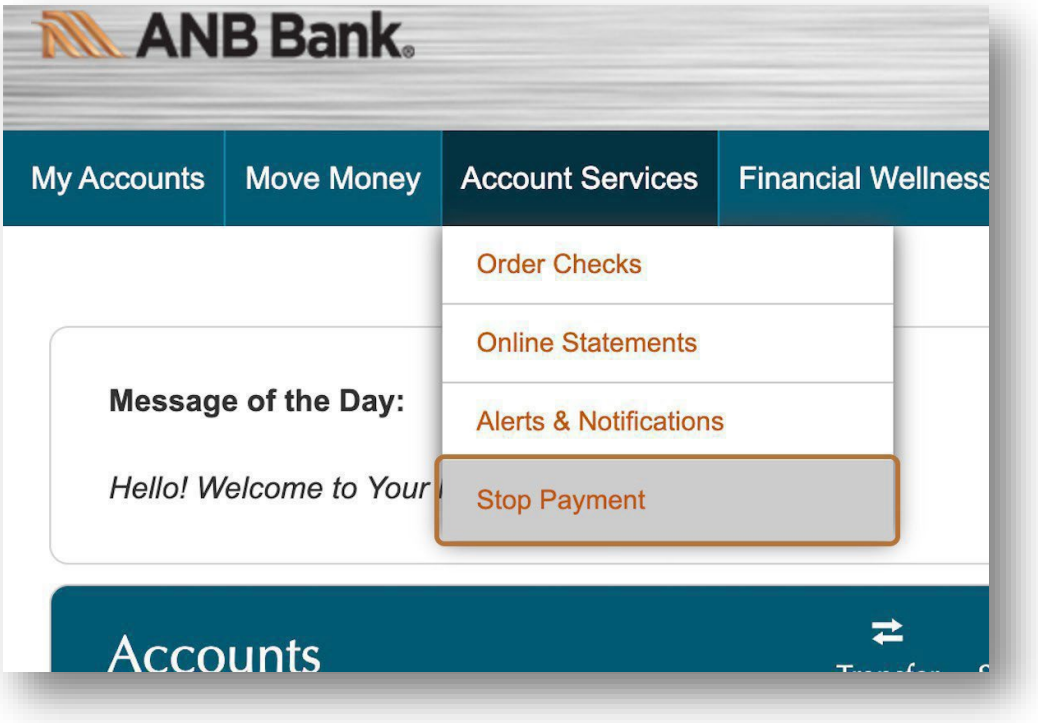
The most recent statement for your first listed account will automatically show.



1. In the **Account Services** menu, click the **Online Statements** menu.
1. Select the business and account from the drop-down menu.
2. Select the timeframe.
3. The statement(s) will be listed on the page.

Stop a Check Payment

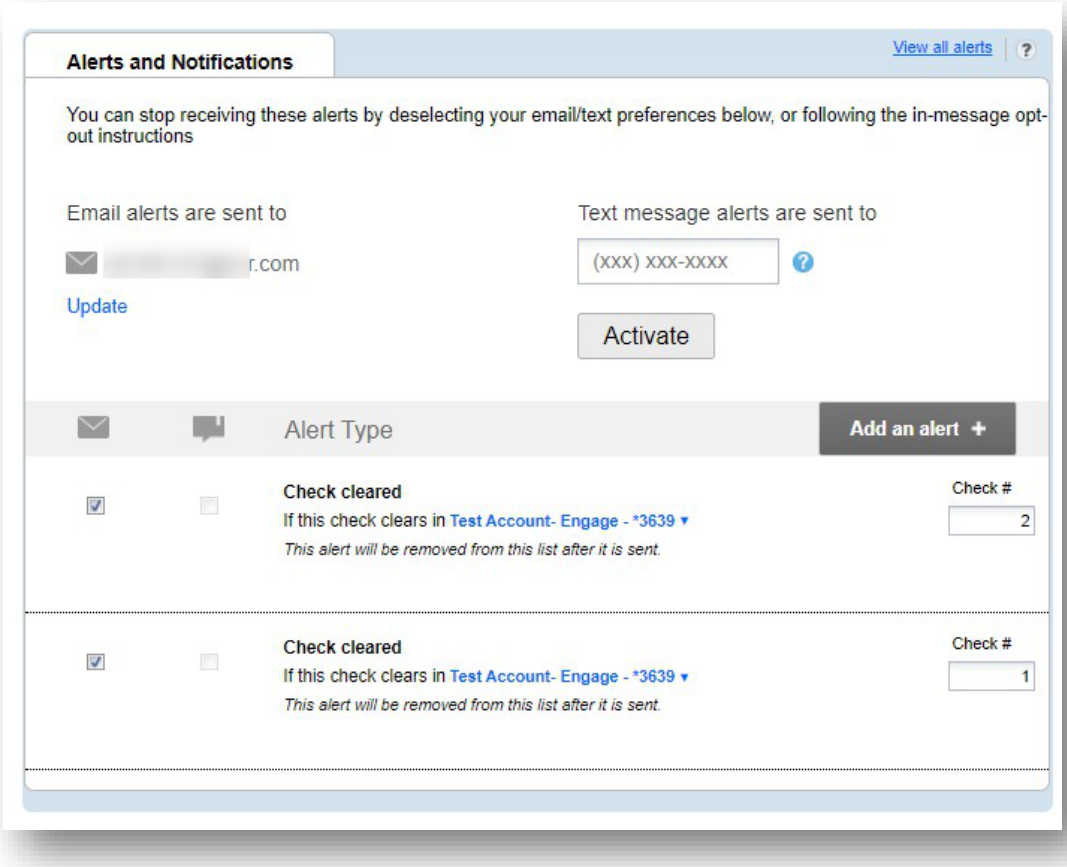
If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once submitted, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during business hours at 1-866-433- 0282. You can place a stop payment on a check. *Note: A Stop Payment fee of $30 per item will be charged. The Stop Payment will be in effect for six (6) months.*



1. Go to the **Account Services** menu and select the **Stop Payment** option.
2. Enter the Check Number.
3. Select the Paid from Account.
4. Select the Issued on date.
5. Enter the Check amount.
6. Enter the reason.
7. Click Submit.

Alerts & Notifications

1. You can access your Alerts & Notifications in two areas.
    a. Go to **My Settings** on the top right of the screen. Scroll down to the **Other Settings** section. Click on the **Alerts & Notifications** link.
    Or -
    b. Go to the **Account Services** menu and select the **Alerts & Notifications** menu.
2. To add an alert, click the **Add an Alert** button.
    a. A drop-down box will appear with a selection of alert types. This includes balance updates, low balances, high balances, large withdrawals, large deposits, check clearances, and personal messages.
3. Depending on the Alert chosen, you must update the timing and account for the Alert. If you select more options, it will bring up a window to make these updates.
4. If you need to remove an alert, visit the Alerts & Notifications page and select **Remove Alert** on the Alert you wish to stop.

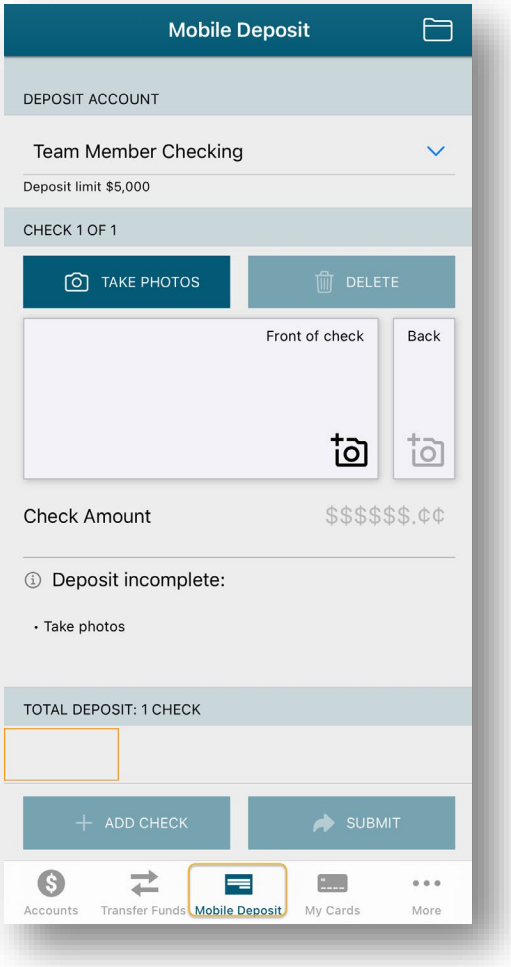


Mobile App

Mobile Deposit

You can deposit checks into your Digital Banking account with a simple picture.

1. Log in to our ANB Bank Mobile Banking app.
2. Select the **Mobile Deposit** quick link at the bottom of your screen.



3. Choose the account to which you would like the check deposited.
4. Sign the back of the check and write "For Mobile Deposit Only," then tap the "Front of check" option to begin taking images of the front and back of the check. Verify that all four corners of the check are visible and all elements are legible for the check images.
5. Input the dollar amount of the check.
6. Then tap **Add Check** to add additional checks for deposit or the **Submit** button when finished.

Enabling & Disabling Push Notifications on the Mobile App

Have alerts sent to your mobile device as push notifications. Push notifications will appear as a banner at the top of your lock screen or in your "notification tray."

1. Log in to the ANB Bank Mobile App.
2. Go to the **More** menu button.
3. Go to the **Settings** button on the top.
4. Go to the **Push Notifications** menu.
    a. A pop-up will prompt you to **Allow** push notifications. Select **Allow.**
5. You can toggle on any alerts you want to receive via Push Notification. You can also select a specific alert and update the dollar amount or timing.
    a. The alert options include Balance update, low balance, high balance, large withdrawal, large deposit, check cleared, and personal message.
6. If you need to remove an alert, you'll go back to this page and toggle off the Alert on the Alert you wish to stop.

My Cards

Our upgraded debit card experience puts more control, convenience, and safety in your hands. From more precise merchant transaction info to robust fraud protections, now you can do even more from one convenient place.

Control your cards on your terms.

- Turn your cards on/off at your discretion.
- Know where every card is stored online.
- Set spending limits based on location, amount, merchant type, and transaction type.
- Create travel plan notifications for your card.
- Gain total transparency into every transaction with clear merchant names.
- Keep track of spending with a glance.
- Report lost or stolen cards in a couple of clicks.

My Cards Home Page Overview

In the Debit Cards menu tab, click My Cards to access the debit card(s) control pages through Online Banking or click the **My Cards** quick link on the mobile app.

- The debit card tied to your account will automatically populate. Users can see their card's last four, expiration date, and name.
- The card has an ON or OFF toggle.
- The three most recent transactions.
- The Card Details menu includes a view digital cards, spend insights, and card-on-file information.
- The Manage Card menu includes controls & alerts, managing travel plans, reporting lost or stolen cards, and setting a PIN.

Setting up My Cards

Online Banking

1. Log in to our ANB Bank Online Banking.
2. Select **My Cards** from under the Debit Card menu at the top of your screen.
3. The first time you log in, it may take a few minutes for your card and transactions to populate.

Mobile App

1. Log in to our ANB Bank Mobile Banking app.
2. Select **My Cards** quick link at the bottom of your screen.
3. The first time you log in, it may take a few minutes for your card and transactions to populate.

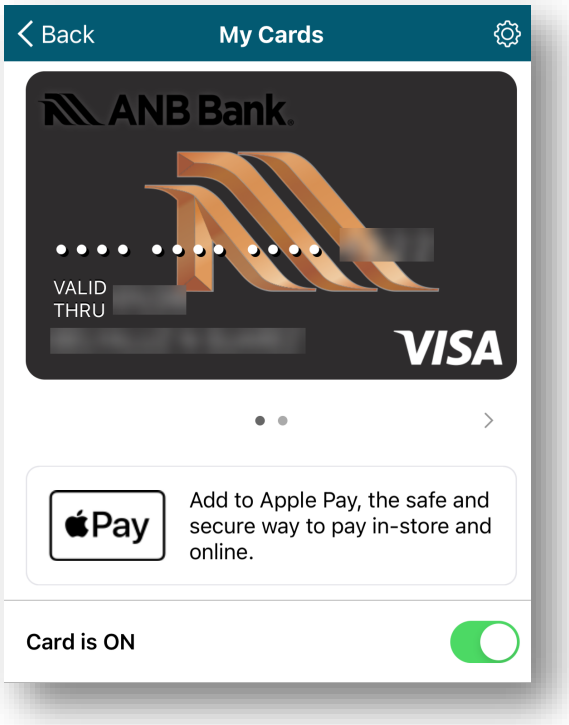
My Card Settings - Turning a Card ON/OFF

Online Banking

1. Log in to our ANB Bank Online Banking.
2. Select **My Cards** from under the Debit Card menu at the top of your screen.
3. On the left side of the screen, you'll see a Card status with a toggle. This will allow you to turn the card ON/OFF. The card will then show the current status, i.e., the Card is ON.
    a. When you toggle OFF, you will be prompted with a warning that all transactions will be denied except for recurring payments when it is toggled off. To complete the process of turning it OFF, you will need to select YES.
    b. To toggle back ON, you will select the toggle again.

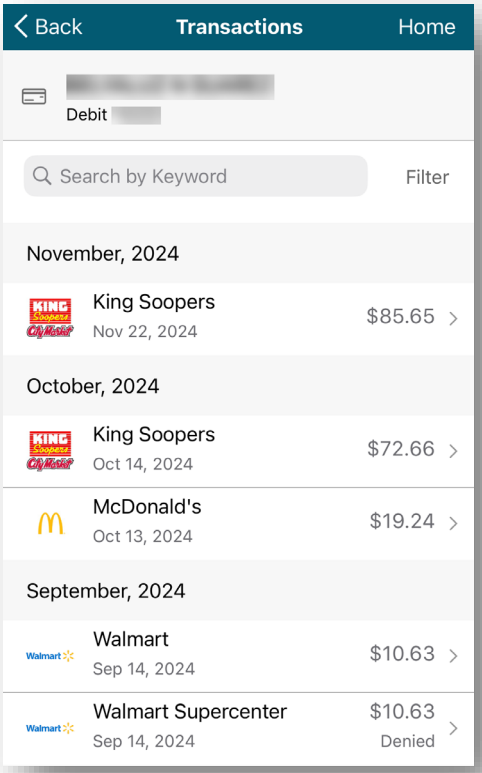
Mobile App

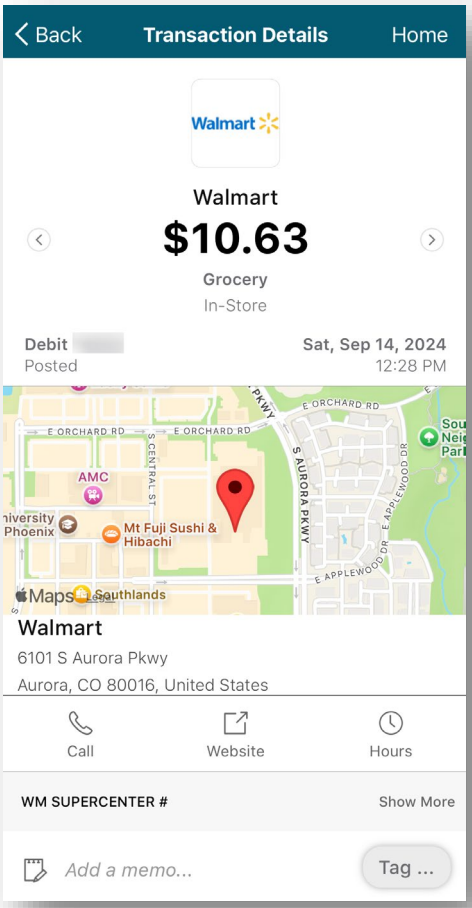
1. Log in to our ANB Bank Mobile Banking app.
2. Select **My Cards** quick link at the bottom of your screen.
3. Under the card image, you'll see a Card status with a toggle. This will allow you to turn the card ON/OFF. The card will then show the current status, i.e., the Card is ON.
    a. When you toggle OFF, you will be prompted with a warning that all transactions will be denied except for recurring payments when it is toggled off. To complete the process of turning it OFF, you will need to select YES.
    b. To toggle back ON, you will select the toggle again.



Reviewing Debit Card Transactions

In this tab, you will access your most recent debit card transactions organized chronologically. You can also apply filters or search using specific keywords.

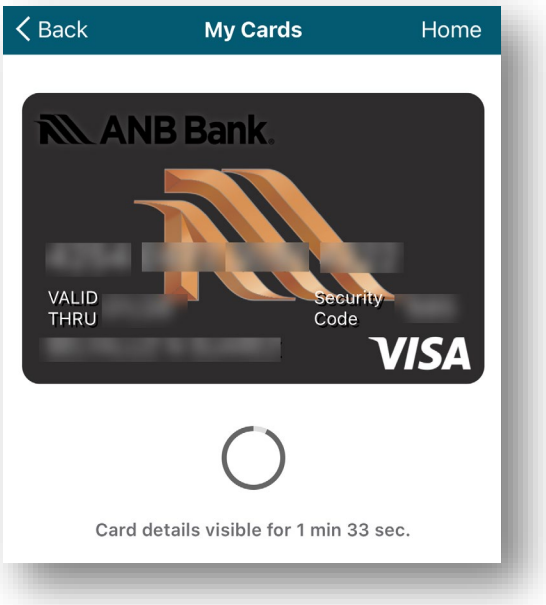




By clicking on **Transaction Details,** you will see the merchant's address, phone number, website, hours, transaction amount, date, and time of purchase. You could also add a memo or a tag to each transaction.

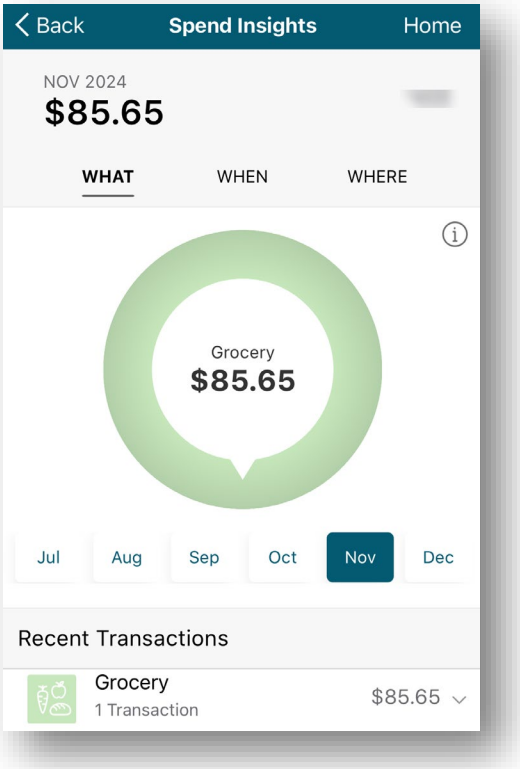
View Digital Card

This option lets you see your card details to make online purchases, store the card with a merchant, and pay for subscriptions. The card details are visible for one minute after verifying your identity.



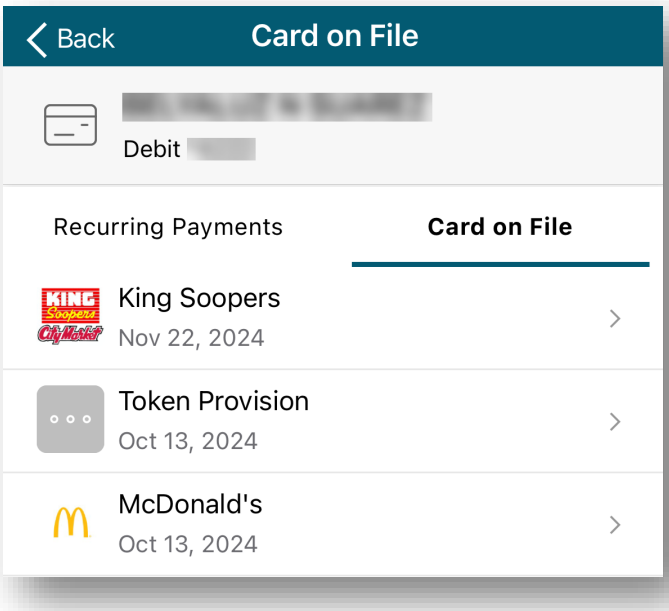
View Spend Insights

This category summarizes what, when, and where all your debit card transactions were made.



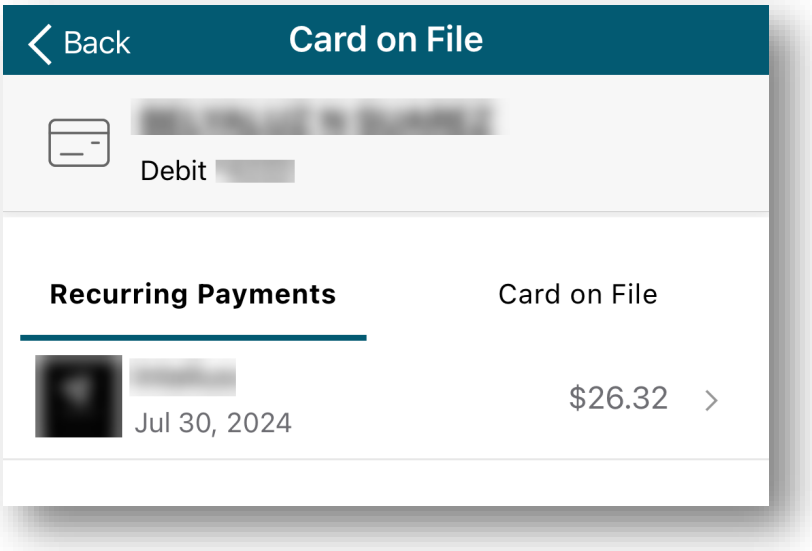
Debit Card on File

The **Card on File** list helps you keep tabs on all the merchants where you have stored your card on their file for convenient one-time payments, recurring charges, or ad-hoc future purchases.



Debit Card on File – Recurring Payments

The **Recurring Payments** list helps you keep tabs on merchants where you have stored your card information for subscriptions or repeating payments.



Debit Card Controls

Receive notifications and set controls on where, when, and how your card is used.

Locations
When my location is enabled, every time your card is used at a store, we make sure your device is nearby. If your device isn't near you, the purchase may be declined. The transaction may be approved if your mobile device is shut off or the battery dies.

Merchant Types
Allow selected merchant types.
Example: Restaurants only.

Transaction Types
Allow only selected transaction types.
Example: Only "In-Store" transactions.

Spend Limit
Deny a purchase if the amount exceeds the transaction spend limit.

Debit Card Alerts

You can choose between setting alerts for all card activities, for selected activities, or no transaction alerts.

Debit Card Travel Plans

Add countries and U.S. states you may visit so we can help keep your card secure.

1. Select **Add Travel Plan**
2. Verify your identity with the security token.
3. Add the **Destination**: You can add up to 15 domestic or international destinations to a travel plan.
4. Add the date of **Departure** and **Return**, and **Submit**.

Debit Card Report Lost or Stolen

By selecting this option, you will be redirected to call us and report that your card was lost or stolen. Your card will be turned off to prevent unauthorized purchases. Recurring payments will still occur.

Set Debit Card PIN

1. You will be prompted to enter your security token to verify your identity.
2. Following that, you will have the option to enter and then confirm your new 4-digit PIN.

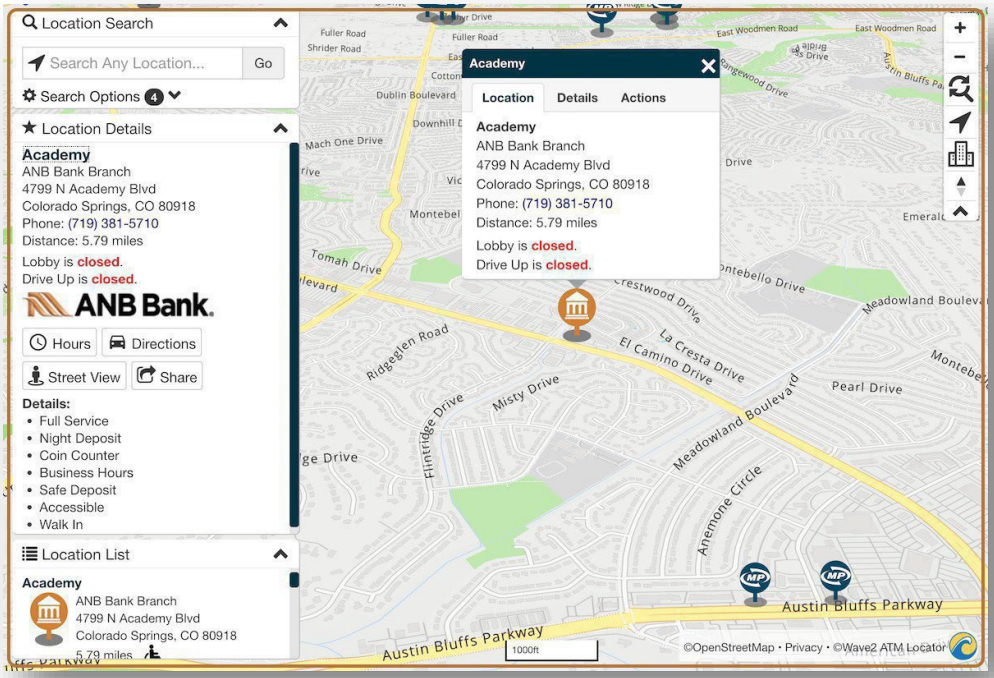
Locations

ANB Branches, ATMs, and MoneyPass ATMs

If you need to locate an ANB Bank branch or ATM, the interactive map can help you find locations nearest you. A general list of branches will appear if your device's location services feature is turned off or your location is unavailable.

Click on the **Locations** menu.

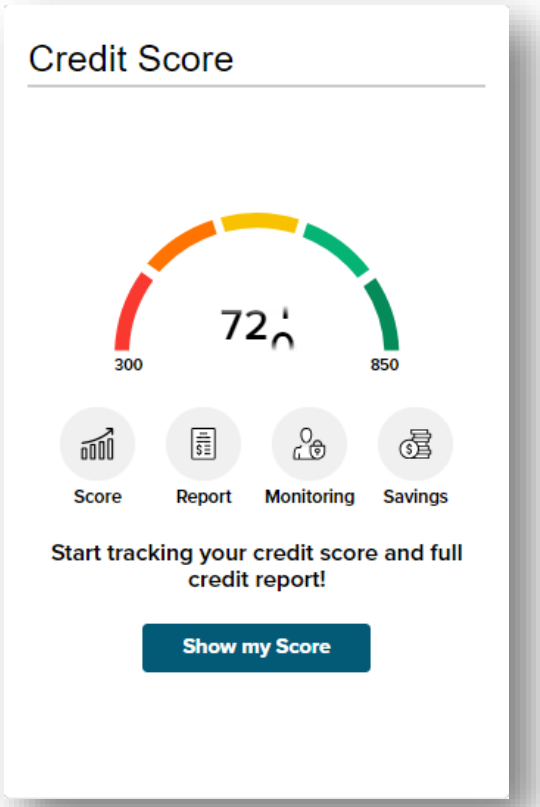
- The search bar allows you to find specific ANB Bank branches, ATMs, and MoneyPass ATMs. Each location is represented on the map with a different icon.
- Details about ANB Bank branches, ATMs, and MoneyPass ATMs are displayed on the left side of the page.
- You can pull up specific ANB Bank branch, ATM, or MoneyPass ATM information by clicking on the icon for that location. It will give you additional details such as phone numbers, directions, lobby, and drive-thru hours.

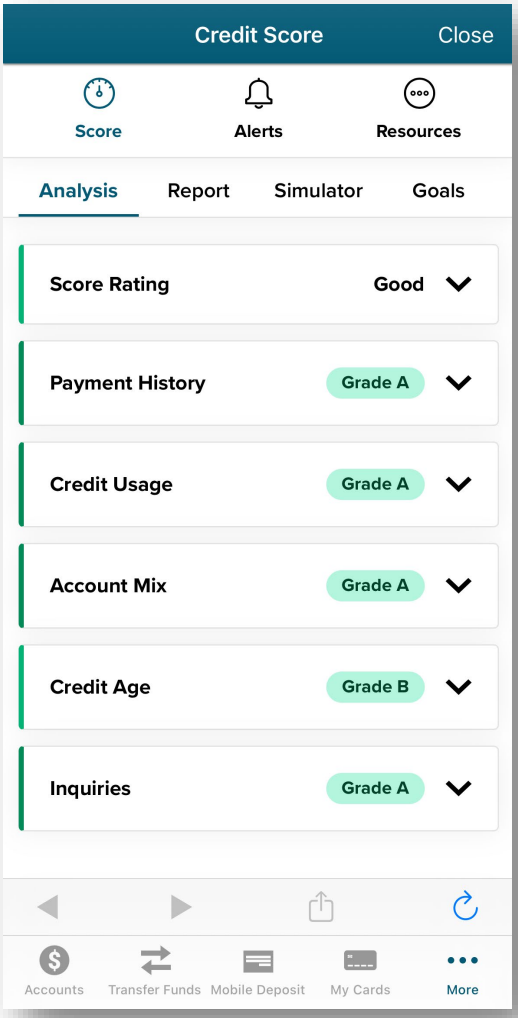


Financial Wellness

Credit Score Monitoring

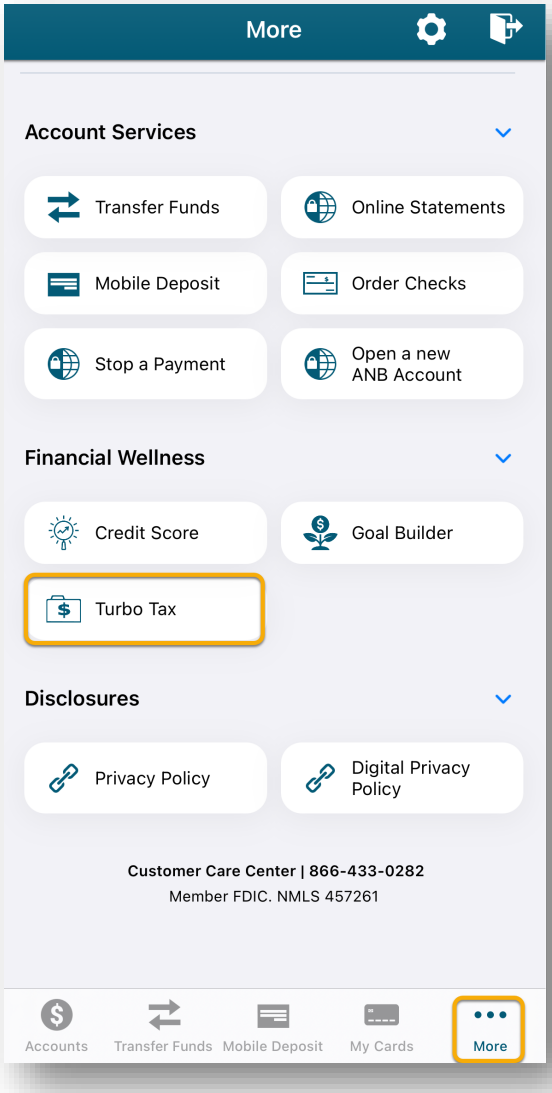
- Powered by SavvyMoney. Keep an eye on credit score and credit report changes with real-time credit monitoring.
- Stay on top of your credit score by refreshing your score every day.
- Qualify for the best rates on new loans or credit cards based on your credit score.





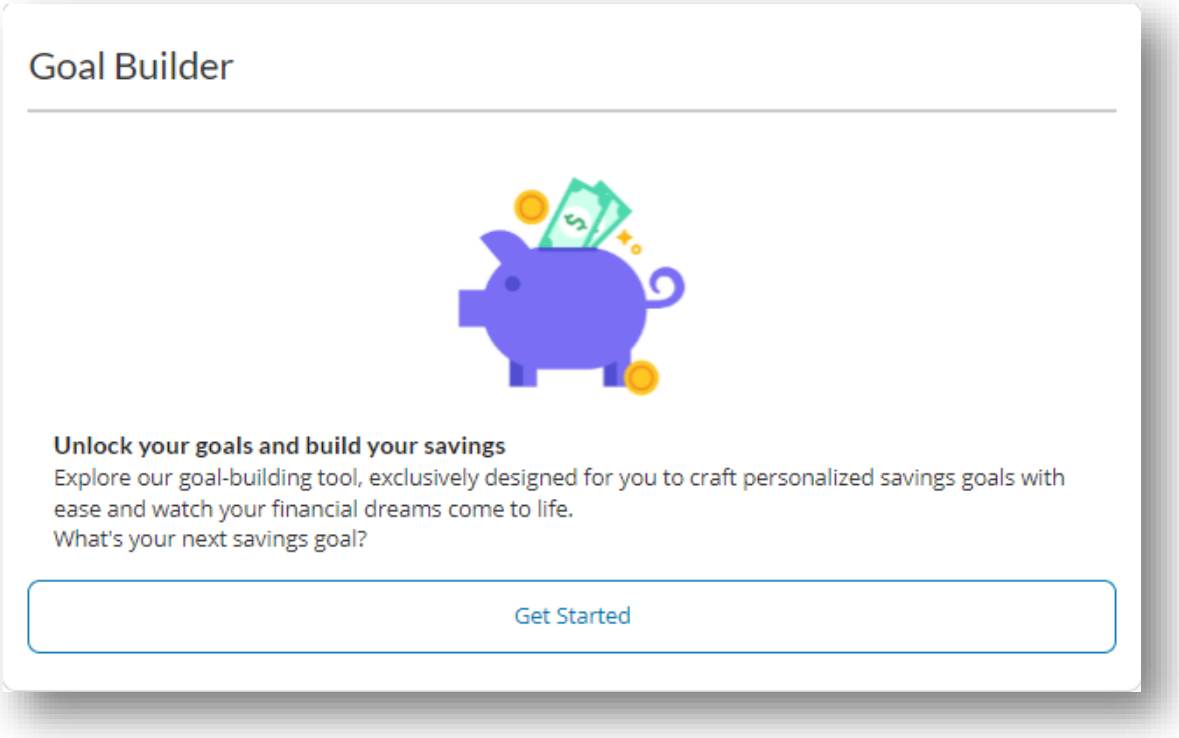
Turbo Tax

- Get your taxes done right, right away!
- File your taxes confidently with expert help or on your own.



Goal Builder

Build a better future with more savings! Target your dreams with precision and unlock new adventures one

dollar at a time, setting aside funds every week, month, or paycheck. To get started:

1. Choose your linked account that will hold all of your virtual goals.
2. Create your goals in 3 easy steps.
    a. Add how much you want to save, when you want to save it, how much you want to designate, and how frequently you wish to establish.
    b. Determine the best goal rule to keep you on track. Designate funds within your account based on your chosen schedule or as a percentage of every deposit into your linked account.
    c. Double-check your goal setup, click confirm, and you're on your way to achieving your goals and going on new adventures!
3. Once you achieve your goal, your funds are ready to use. Since your money never leaves your account when it's set aside for a goal, you always have access to it.