

## **INSTRUCTIONS TO ACCESS ONLINE BANKING**

If you have any questions or need assistance, please contact your local American Bank branch.

» Navigate to American Bank's website at www.americanbankmontana.com

» Enter your 12-digit Online Banking ID <u>908600</u> on the Username line located on the right side of the screen. Then click LOGIN.

ONLINE BANKING LOGIN	
Username	*
LOGIN	
<u>Create an Account</u> — <u>Reset Your Password</u>	

» Enter your Online Banking Password – the first time you log in, your password will be the last four digits of your Social Security Number or business Tax ID number. Submit. The system will then take you to a screen to change your password. Enter the same four digits again for your Current Password. Enter your new password twice, which must comply with the parameters found on the right side of the screen.

» The lower section on this screen offers the option to create your own ID to use instead of the 12-digit number. If you create your own ID, it must comply with the parameters found on the right side of the screen. Note that the 12-digit ID will still work if you forget the ID you created.

» Submit when finished, and you'll be taken to your Online Banking Home screen. By using the gear icon in the upper right-hand corner of each section you can configure how each area on the Home page is set up. When a new account is added to your existing Online Banking access, you will need to click on the gear icon in the My Accounts section and add the new account.

## **Security Features**

» While logging in, on the upper right-hand corner of the screen, we suggest clicking on the "**Test Browser**" link to make sure you are using a supported and secure browser.

» Within your first five log-in's, you will be asked to **select a Watermark Image**, used to deter "phishing" scams. Phishing scams are attempts by unauthorized individuals to clone a website with the purpose of gaining access to your accounts. This Watermark Image will always appear on your home page of your Online Banking account once you are signed in. If you have logged in correctly and do not see your Watermark Image, close your browser and contact us.

» You will also be asked to select and answer three **Identity Verification questions**. The questions are listed in pulldown menus so you can choose which ones you want to answer. The first time you answer, the system is learning the correct response. You need to remember your answers as these questions may be used later to verify your identity should the system be suspect about the user accessing the account.

» After logging in, click on Options in the upper menu bar, then fill out the Password Reset Question and Password Reset Answer. Should you forget your password or become locked out, this will enable you to **reset your password** yourself.

GO GREEN! Get your statements electronically by clicking the E-Docs icon after logging in!

