

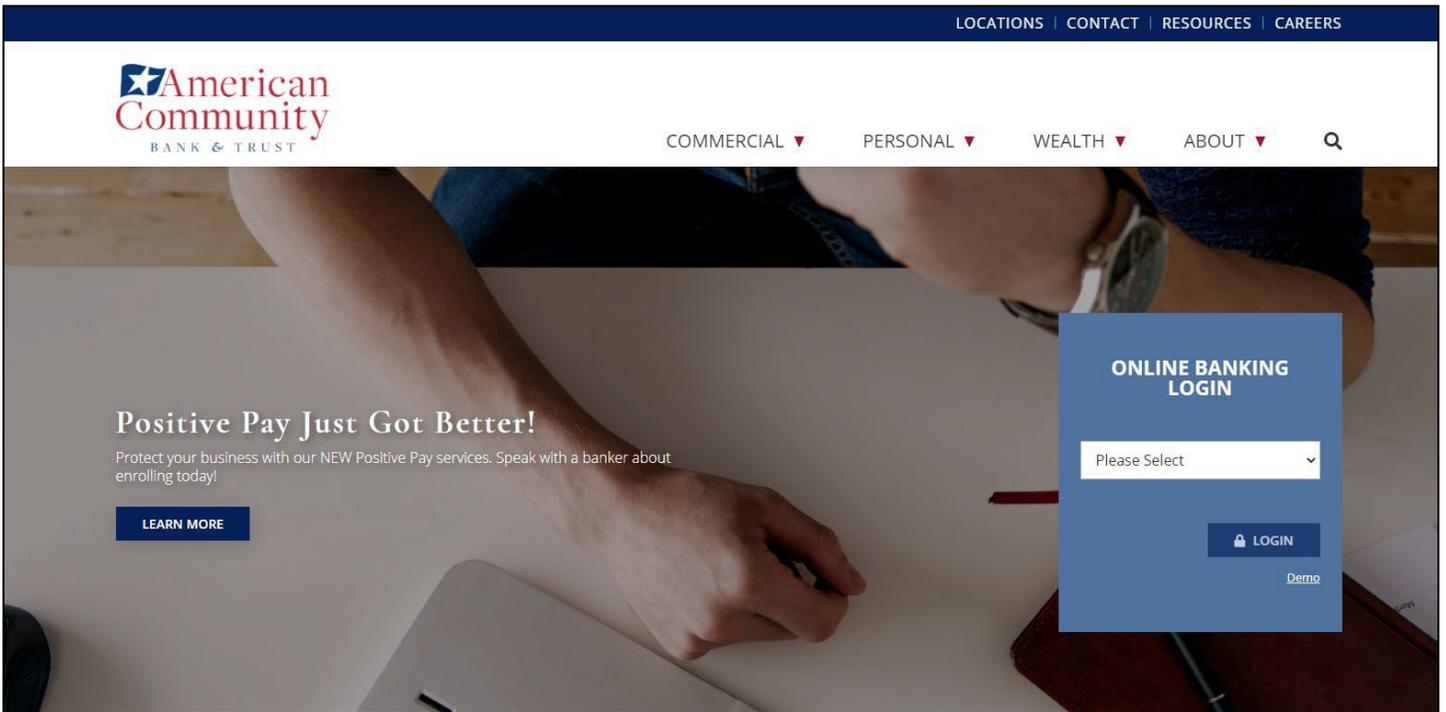
Business Online Banking

First Login

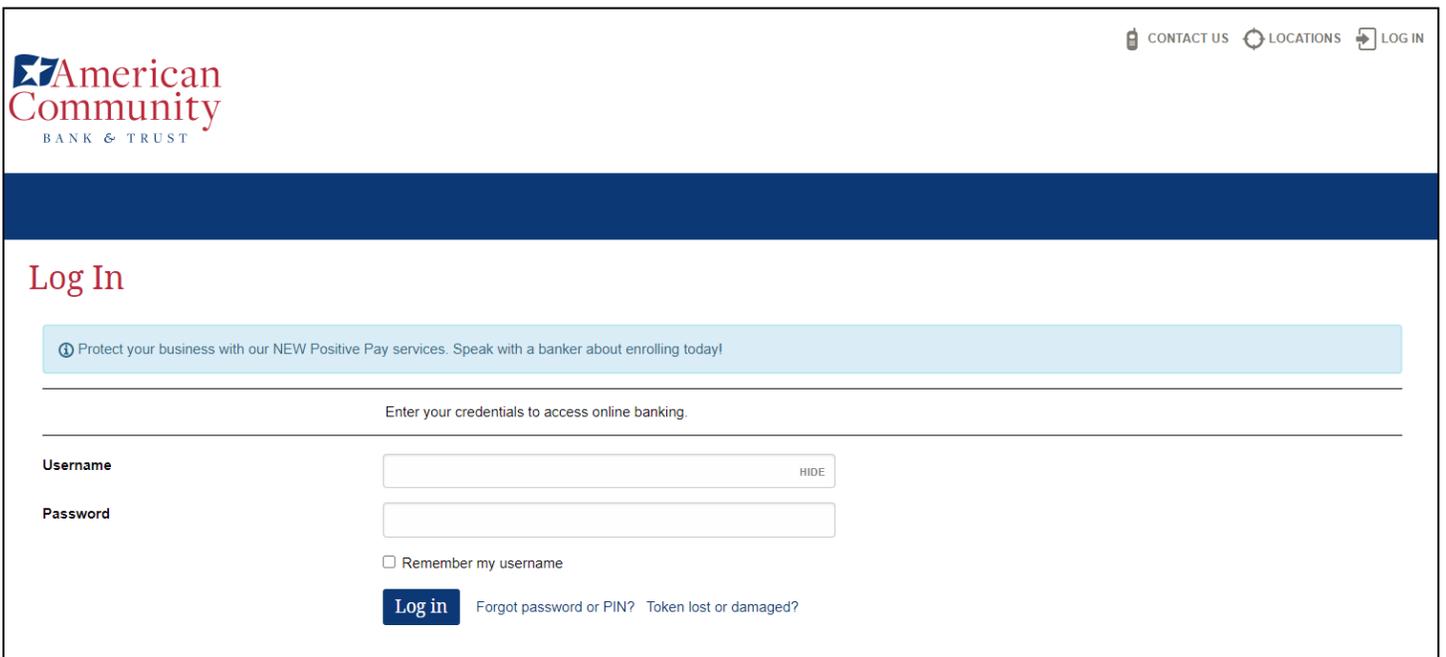
CLIENT USER GUIDE



1. Go to www.amcombank.com and in the drop-down menu, choose “Commercial” and click “Login”



2. Enter your username and temporary password, which is “Bank” + your birth year + an exclamation point(BankYYYY!)



3. Create and confirm a new password

Change Password

Your password helps prevent unauthorized people from logging into online banking. Changing it periodically keeps your accounts secure.

Complete the following to change your password.

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](#)

4. Choose and answer three challenge questions

Set up challenge questions

If you are logging in on a public device or a different device than usual, you can answer a challenge question to prove your identity and proceed.

Complete the following to set up your challenge questions.

First challenge question *

What is your paternal grandfather's first name? ▼

First answer *

[SHOW](#)

Second challenge question *

What is your maternal grandfather's first name? ▼

Second answer *

[SHOW](#)

Third challenge question *

What is your favorite book? ▼

Third answer *

[SHOW](#)

* Indicates required field

[Continue](#)



- If you are prompted to read through the Terms and Conditions, please do so and then choose “Accept” or “Do Not Accept”. If you do not accept, you will not be able to access the website.

Terms And Conditions [Print Disclosure](#)

**ANNUAL ELECTRONIC BANKING
ACKNOWLEDGEMENT**

IMPORTANT NOTICE TO ALL ELECTRONIC BANKING USERS

PLEASE NOTE: You must scroll down and click the “I ACCEPT” button at the bottom of this agreement to continue. By selecting the “IACCEPT” button below, you are acknowledging receipt of the information listed below and agreeing to continue to comply with the terms and conditions of the American Community Bank & Trust Business Online Service Agreement.

In addition, if you participate in our eStatements program, by accepting this agreement you agree to continue to comply with the terms and conditions of the Electronic Statement Disclosure & Agreement for this program.

American Community Bank & Trust is committed to confidentiality. Assisting you in defending your privacy and personal information is of critical importance to us. In this goal, we strive to implement best practices and provide you insights and information to help you safeguard your confidential information.

Security Insights:

Electronic Banking provides convenient On-Line Access for Banking and Bill Payment Services. In today’s climate more than ever it is extremely important to stay current on security threats and safeguards. While many threats exist, cyber thieves are aggressive and well-funded. Threats continue to evolve daily but two primary threats continue to be **phishing and malware**.

Please take a few moments to read through the following things you can do to prevent the unlawful use of your personal identification.

- Phishing is the sending of deceptive emails that trick redipients into revealing confidential information by either asking for it directly or directing them to a fraudulent site which captures the information. These appear to be legitimate emails from online sources, such as financial institutions, the IRS, FDIC, rewards programs, social networks or credit card companies - all entities that the user may have interacted with before. Deceptive emails target personal information, account numbers, social security numbers, user IDs and passwords, etc.
- Malware is a form of virus embedded in malicious software downloaded onto a computer. This software can monitor your online activity and

Accept
Do Not Accept

- If your enrollment was successful, you will be brought to your Business Online Banking home screen. Please Note: depending on your access, your home page may differ from the example below.

