



Mobile Banking - How-To Instructions

How-To and Option Information

Enrollment Steps for Mobile Banking

- Log in to your Online Banking account
- Select the Options tab
- Select the Mobile Settings option
- Activate mobile banking access: Check the box to enroll as a Mobile User
- Select the accounts you want to access from your mobile device: Choose one or all of your accounts. You may edit this selection at any time.
- Mobile Phone Number: Enter your Mobile phone number
- Select your wireless provider: Select your wireless provider from the drop-down menu. If your provider has more than one listing, it may be necessary to contact your provider to verify which listing is correct for your number.
- Review the Mobile Banking Agreement and click I Agree to complete the enrollment process.

An SMS text message with the enrollment confirmation and a link to ANB's mobile website will be sent to your mobile device within 24 hours following the successful completion of your enrollment.

You must be an online banking customer to sign up for and use mobile banking. You may be charged access rates depending on your carrier. Web access is needed to use mobile banking. Check with your service provider for details on specific fees and charges.

Log in to Mobile Banking

To view the login page:

- Launch the internet browser on your phone and enter the ANB Mobile Banking web address: www.anbtx.mobi or use the link located in your enrollment confirmation text message.
- Enter your ANB Online Banking ID- select Submit (You must click or select Submit. Pressing Enter or Go can create an error message and/or return you to the log-in screen in error)
- Enter your ANB Online Banking ID- select Submit.
- You can "bookmark" this website so you do not have to re-enter the address every time you want to access ANB Mobile Banking.

Mobile Banking Options:

Viewing Accounts and Transactions

- Select My Accounts from the Main Menu.
- A summary screen with enrolled accounts and balances is displayed.
- To view Transactions, select an account from the summary screen. Transactions from the last 15 days will be displayed in groups of 4 items per page. Select the individual transaction to see the transaction details. Select the Prev and Next options, if applicable, to scroll forward and backward through additional transactions.
- Use the Options at the top of the screen - [My Accounts] - to return to the summary of accounts, [Main] to return to the Main menu.
- Always select Log Out when finished.

Transferring Funds

- Select Transfer from the Main Menu.
- Select the Transfer From account.
- Select the Transfer To account.
- Enter an amount in both the dollars and cents field. Select Submit.
- An indicator that the transaction is sending will be displayed.
- A confirmation message and number will be displayed after the transfer is complete.
- An SMS Text Message will be sent to confirm the transfer.
- Always select Log Out when finished.

*You can only set up a one-time immediate transfer via mobile banking.

Transfers received after 6:00 p.m. CST will be processed the next business day.

Saturdays, Sundays and bank holidays are not considered business days.

MMIA & Savings account transfers & withdrawals are limited by Federal Government Regulations.

Paying Bills

- Select Pay Bills from the Main Menu.
- Select the Payee.
- Select the Pay-From account and continue to the next screen.
- Enter an amount in both the dollars and cents field. Select Submit.
- An indicator that the bill payment is sending will be displayed.
- A confirmation message and number will be displayed after the bill payment is complete.
- An SMS Text Message will be sent to confirm the transfer.
- Always select Log Out when finished.

*You can only set up a one-time immediate bill payment via mobile banking. Payments will be processed during the next bill pay processing time.

Security Features

For your protection, the following security features are enabled within Mobile Banking:

- Personal Identification Image – the same image that appears when you log in to your Online Banking account also appears within Mobile Banking.
- Challenge questions – These are the questions you selected while completing the security settings feature of your Online Banking account. Anytime a variation in user pattern is detected, such as the first log in attempt to Mobile Banking, you may be prompted to answer these challenge questions to verify your identity.

American National Bank of Texas will not send unsolicited text or email messages containing urgent requests to contact the bank or asking for personal information. Whenever communicating with the bank by phone, only use official American National Bank of Texas phone numbers published on your bank statement, the back of your debit card or on our website at www.anbtx.com.