

Frequently Asked Questions Momentum Online Banking Upgrade

WELCOME TO AMERICAN MOMENTUM BANK!

We are excited to have you as a valued client and understand that you may have questions regarding the upcoming changes to your Online Banking and Bill Pay accounts. As we prepare for the systems conversion, we have outlined what you can expect during the transition period.

When will the transition to American Momentum Bank's Online Banking platform take effect?

Beginning on Monday, October 12, 2020, at 9:00 AM CDT, you will have access to your accounts through the American Momentum Bank Online Banking system.

Please keep in mind that there will be a temporary interruption in your current Online Banking functionality during the conversion weekend. Transfers between accounts and stop payments will be unavailable beginning at 4:00 PM CDT on Friday, October 9, until the systems conversion is complete at 9:00 AM CDT on Monday, October 12. You will, however, have continued online access to view your account balances, transaction activity, check/deposit images, and eStatements. Bill Pay will be unavailable from 5:00 PM CDT on Saturday, October 10, until the systems conversion is complete at 9:00 AM CDT on Monday, October 12.

How will I be able to access my Online Banking information?

You will have two ways to access your Online Banking information:

- Visit www.americanmomentum.bank
- Download the American Momentum Bank app from your mobile device's app store

Are there any actions that I should perform prior to October 9, 2020?

You must verify your email address in the Security Bank Online Banking system BEFORE October 9, 2020, to successfully log into the American Momentum Bank system. Simply log in to Online Banking and select "Options." Verify and update your email address if needed and click "Submit." If you require assistance, please contact us at (888) 303-8298.

Will I have to re-register for Online Banking?

If you already have a Security Bank User ID and Password, re-registration is not required, as you will have access to the American Momentum Bank system.

Will I be required to have two separate User IDs and passwords to access Online Banking and Bill Pay?

No. Online Banking and Bill Pay are completely integrated products requiring only one login ID. Once logged into the Online Banking system, you will be able to access the Bill Pay platform.

Do I use my existing Security Bank User ID and Password to access my new Online Banking account?

Use your existing Security Bank Online Banking User ID and Password to sign in to your new Online Banking account. You will be prompted to select a secure delivery option to receive a Secure Access Code.

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What is a “Secure Access Code” or SAC?

A “Secure Access Code” or SAC is a login security feature that validates contact information currently residing in the Bank’s records to authenticate your identity. It protects your accounts from unauthorized access.

How do I change my SAC phone number or email address in Online Banking?

After successfully logging in to Online Banking, you can change your SAC information by clicking on “Settings” from the navigation menu, then “Security Preferences.” Select “Secure Delivery” and follow the instructions provided to receive your SAC by text, call, or email.

Will I have to input a SAC each time I log in to Online Banking?

If you access Online Banking from a verified personal computer, tablet or phone that allows cookies and saves browser history, a SAC will not be required every time you log in. If you are prompted to register your computer every time you log in, your IP address may have changed or your browser might not allow “cookies.” The Online Banking system places a cookie on your computer when you register your browser, letting us know that you have confirmed and trust the computer being used. If you have a security program that clears your internet cookies, or if you clear them manually, you will be required to re-register your computer. You may choose to adjust this setting in your browser’s “Tools” or “Internet Options” settings and add americanmomentum.bank as a trusted site.

Will I be prompted to register my computer or mobile device?

As a security feature to protect your Online Banking session, you will be prompted to register your device. However, you should only register a PC, laptop, tablet, or mobile device that you own.

Are there minimum browser requirements for the online system?

Your browser must be HTML5 compatible. We recommend updating your browser to the latest version available – not just to ensure compatibility with the Online Banking platform, but to ensure that your Online Banking is as secure as possible.

Will I be able to access Online Banking from my phone or tablet?

American Momentum Bank’s Online Banking system provides you with the ability to bank anytime, anywhere, from any device – conveniently and securely. Download the app to any Apple® or Android™ device from the App Store® or Google Play Store™ for a consistent experience. If you are on a platform that isn’t Apple or Android, you can access Online Banking from your HTML5-compatible mobile browser.

Apple is a trademark of Apple Inc. App Store is a service mark of Apple Inc.
Android and Google Play are trademarks of Google LLC.

Can I sign-up for eStatements in Online Banking?

You can sign-up for eStatements in the Online Banking system by selecting “Messages” from the menu, and then by sending a new message to “eStatements.” Please provide us with your contact information and the accounts you wish to view in Online Banking and we’ll notify you when the set-up is complete.

Will I be able to view my check and deposit images through American Momentum Bank’s Online Banking system?

Check and deposit images that post to your account on or after October 12, 2020 will be available through Online Banking. Check and deposit images that are posted to your account before October 12, 2020, may not be immediately accessible.

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What types of payment transactions (transfers and bill payments) will I be able to initiate in the American Momentum Online Banking system?

You will be able to transfer funds between your American Momentum accounts. In addition, you will have the option to establish external accounts for the transfer of funds from your personal accounts at American Momentum Bank to accounts you own at other Financial Institutions. If you subscribe to Bill Pay, you will have the ability to schedule and pay your bills online with just a few clicks of a button.

Will my scheduled Online Banking transfers convert over to the American Momentum Bank system?

Some scheduled and recurring transfers may convert over to the American Momentum Bank system. We recommend that you print out transfer information from your Security Bank Online Banking account before the conversion to ensure you have all the details needed for verifying and setting up transfers, if needed. After signing on to the Online Banking system the first time, you will be able to set up and schedule account transfers.

Will my Security Bank Bill Payment information convert over to the American Momentum Bank system?

Your existing Bill Pay information will convert to the American Momentum Bank system.

What are the benefits of the Online Activity Center?

The Online Activity Center includes all transactions initiated or processed in Online Banking, including internal and external transfers and mobile deposited items. Use the “filters” option to search for a specific transaction.

Will I be able to deposit checks from my mobile device?

You will be able to deposit checks by selecting “Mobile Check Deposit” from the navigation menu and following the prompts to deposit checks from your mobile device.

How will I be able to adjust my security and account preferences?

To adjust your security and account preferences, select “Settings” from the menu, then “Account Preferences” to adjust the order of your accounts or change account nicknames. To change your password, user ID, or to update your Security Access Code options, select “Security Preferences.”

How will I be able to set up “Alerts” to monitor my account balances and transactions?

To add or modify account history and online transaction alerts, select “Settings” from the menu, then “Alerts.” Alerts are not sent in real-time and may be delayed between the time a transaction occurs and when you receive the alert.

What are “Security Alerts” and will I be able to change them?

“Security Alerts” help protect your Online Banking account from possible fraud. You will automatically receive an alert when you change your login ID or password, update your secure access code preferences, or when a “forgot password” request is submitted. These alerts cannot be disabled; however, you can select additional alerts that can be turned on or off.

Will I have the ability to send a message to American Momentum Bank from Online Banking if I need assistance with a transaction or help with Online Banking?

Click “Messages” to send a message to American Momentum Bank. You can also “Ask a Question” about a specific transaction by clicking on the transaction and selecting “Options.” We will reply to you within 24 hours. If it is a weekend or holiday, we will respond on the next business day. For convenient access to user guides and videos by topic, you can select “Help” from the menu.

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