

## Frequently Asked Questions

### Commercial State Bank Online Banking and Bill Pay Conversion

#### 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 transitional period.

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

Beginning on **Friday, April 26, at 3:00PM CDT**, you will be unable to initiate transfers between accounts and place stop payments in Online Banking until the system conversion is complete. From your mobile device, desktop or laptop computer, you will have continued access to your account balances, transaction activity, check/deposit images, and eStatements while the conversion is underway. You may also download transaction activity. Beginning on **Monday, April 29, 2019, at 9:00 AM CDT**, you will have access to your Commercial State Bank accounts through the American Momentum Bank Online Banking system.

#### Are there any actions that I should perform prior to April 26, 2019?

It is important that you verify your email address in the Commercial State Bank's Online Banking system BEFORE April 26, 2019, in order to successfully log into the American Momentum Bank system. Simply login to Online Banking and select "Settings" followed by the "Contact Info" tab. Verify and update your email address if needed, enter your current password, and then click "Submit". If you require assistance, please contact us at (877) 678-0909.

#### 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](http://www.americanmomentum.bank)
- Download the American Momentum Bank app from your mobile device's app store.

#### Will I have to re-register for Online Banking?

If you already have a Commercial State 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?

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 Commercial State Bank User ID and password to access my Online Banking account?

Use your existing Commercial State Bank Online Banking User ID and password to sign into Online Banking. You will be prompted to select a secure delivery option to receive a new Secure Access Code via email.

#### 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.

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## **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”. Follow the instructions provided to receive your SAC by text, call, or email.

## **Will I have to input a SAC each time I login 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 that you login. If you are prompted to register your computer every time you login, 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 my sub-users carry over to the American Momentum Bank system?**

Sub-users that were setup in Commercial State Bank’s Online Banking and bill pay systems will not be transferred to American Momentum Bank’s Online Banking system. Business clients who previously had sub-users will be provided with the option to establish sub-users.

## **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 Android or Apple device for a consistent experience, whether you are banking from your desktop or from your mobile device. If you are on a platform that isn’t Android or Apple, you can access Online Banking from your HTML5-compatible mobile browser.

## **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.

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## **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 April 29, 2019 will be available to view through Online Banking. Check and deposit images that posted to your account prior to April 29, 2019 will not be immediately accessible, but will be added at a later date.

## **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 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 Commercial State 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 setup and schedule account transfers.

## **Will my Commercial State Bank Bill Payment information convert over to the American Momentum Bank system?**

Your existing Bill Pay information will not convert to the American Momentum Bank system. It is recommended that you download and save all your payee information and payment history details prior to Wednesday, April 24, 2019.

## **What will happen to the payments that were scheduled in the Commercial State Bank Bill Pay system after April 26, 2019?**

Any payments that were setup with a "Send On" date or "Process Date" after April 26, 2019 will not be processed. It is critical that other payment arrangements are made during the transition period.

## **Will I need to take action if I use Quicken, QuickBooks or Mint?**

If you use Web Connect or Express Web Connect for Mint, Quicken and QuickBooks, further action is required. To avoid interruption in service following the conversion, you will need to modify your settings to ensure the smooth transition of your data. For your convenience, detailed step-by-step instructions are available by visiting: <https://www.americanmomentum.bank/client-services/resources/online-banking-help>.

## **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 as well as 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.

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## **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 from 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?**

Simply 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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