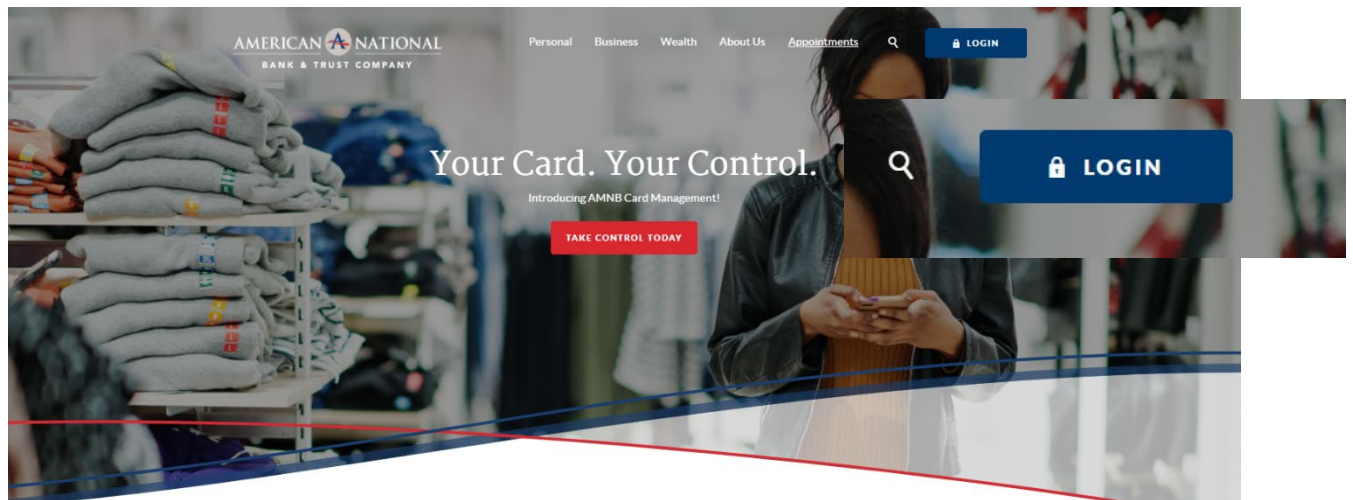
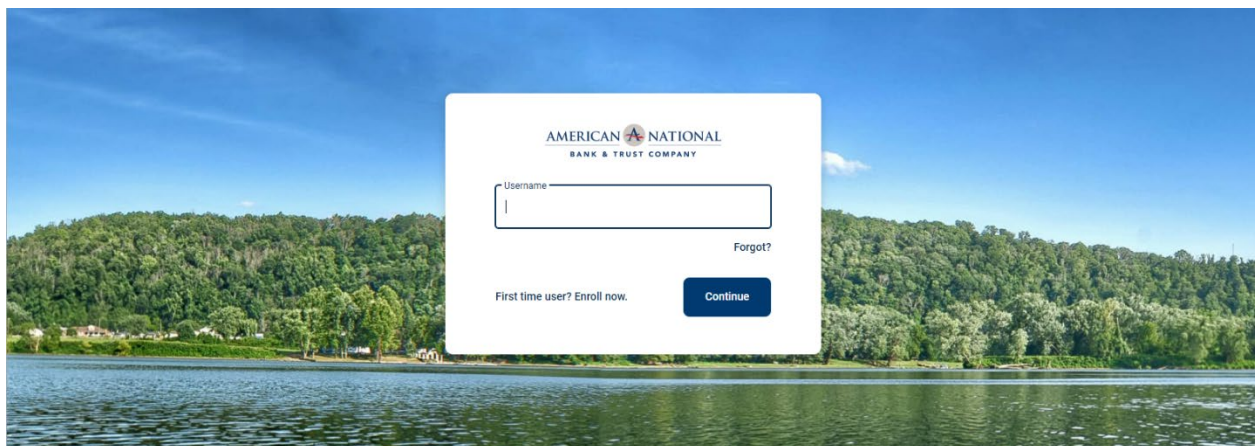


# First-time Login & Setting up Two-factor Authentication

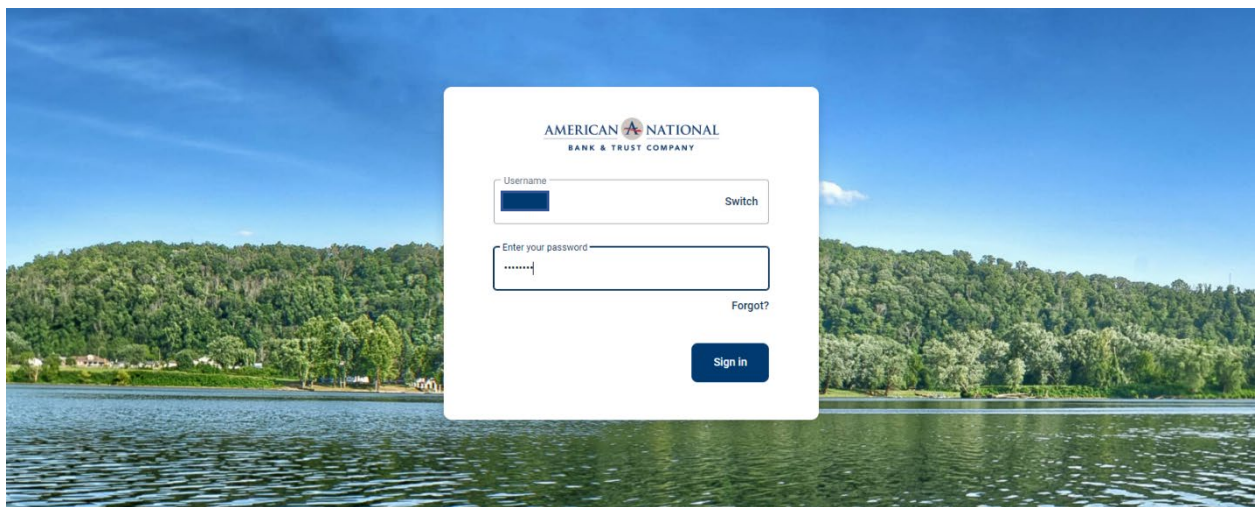
Click Login and choose your banking platform from the dropdown menu.



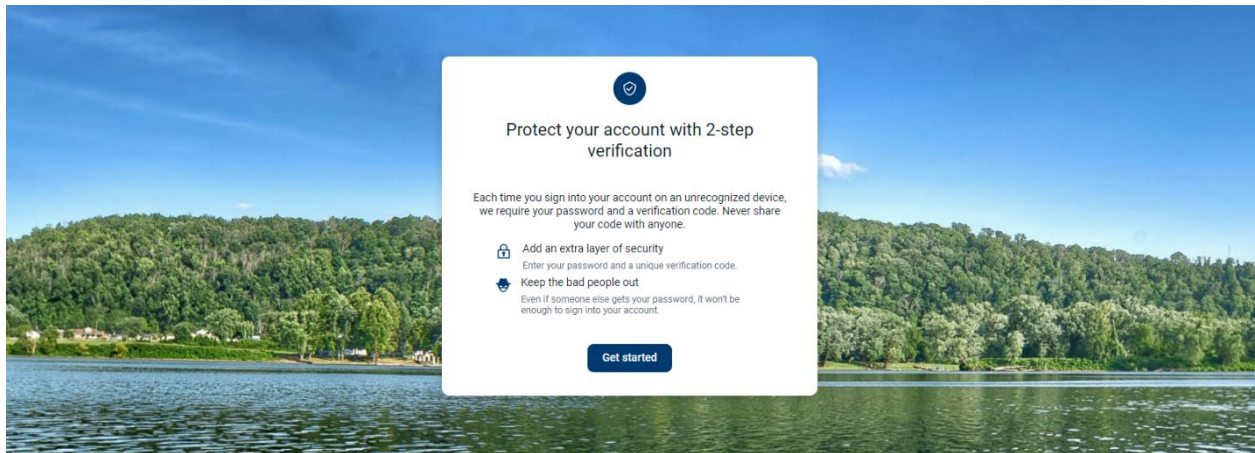
You will see this screen to enter your current username.



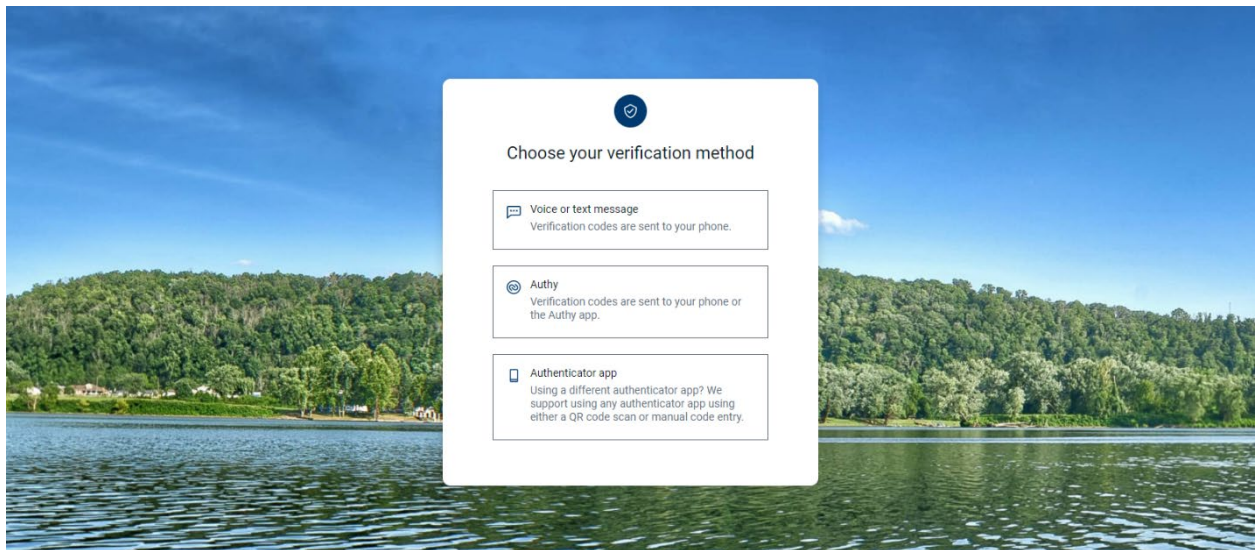
Enter your current password.



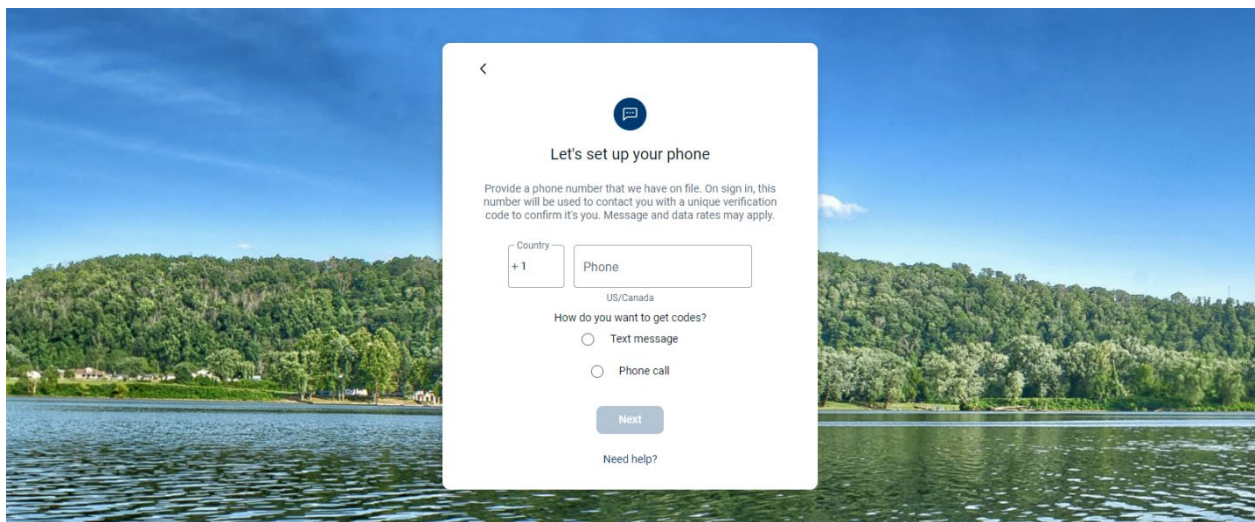
Click Get started.



Choose verification method of where/how to receive your codes.



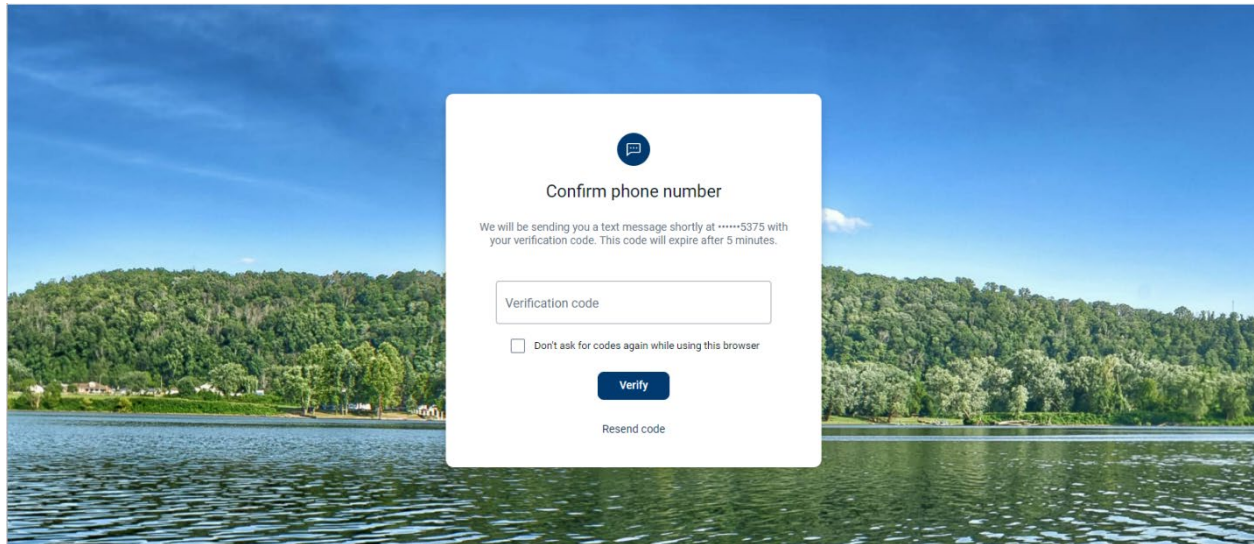
If you choose text/phone, you will then select text or phone for codes (text is recommended due to speed).





Enter the code that is received and click verify.

*NOTE: If you do not want to verify with this method of two-factor authentication each time you log in, please check the box indicated.*

A screenshot of a mobile banking app's "Confirm phone number" screen. The background is a scenic view of a lake and forested hills. A white modal box is centered on the screen. At the top of the modal is a blue circular icon with a white speech bubble. Below it, the title "Confirm phone number" is displayed. A message states: "We will be sending you a text message shortly at \*\*\*\*\*5375 with your verification code. This code will expire after 5 minutes." Below this is a text input field labeled "Verification code". Under the input field is a checkbox with the text "Don't ask for codes again while using this browser". A blue "Verify" button is positioned below the checkbox, and a "Resend code" link is at the bottom of the modal.

Confirm phone number

We will be sending you a text message shortly at \*\*\*\*\*5375 with your verification code. This code will expire after 5 minutes.

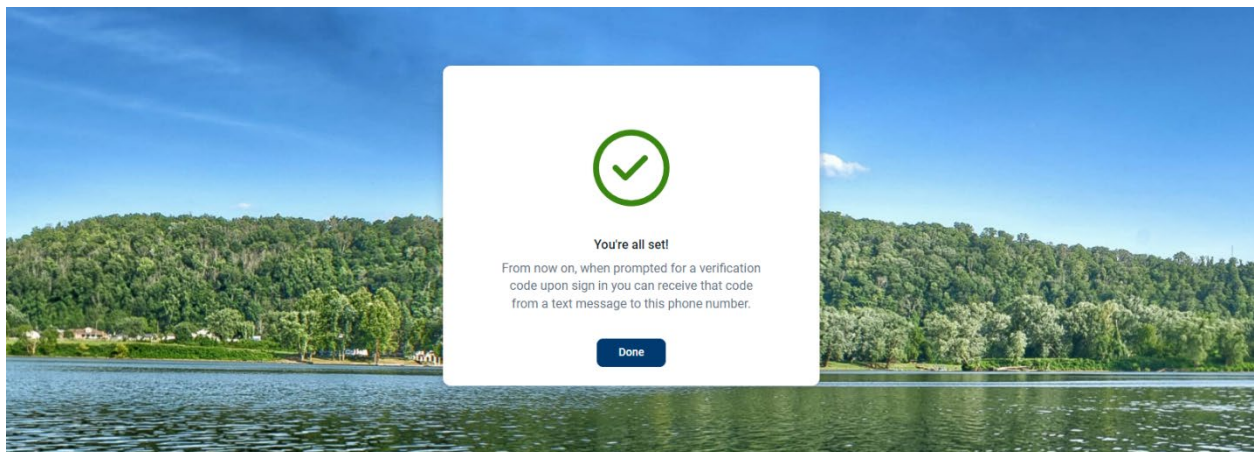
Verification code

☐ Don't ask for codes again while using this browser

Verify

Resend code

Click Done.

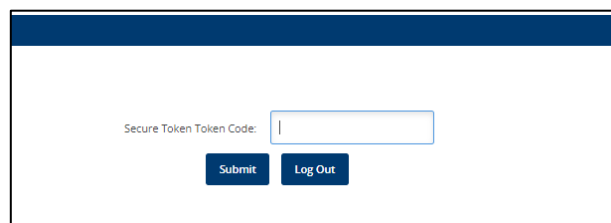
A screenshot of a mobile banking app's "You're all set!" screen. The background is the same scenic view of a lake and forested hills. A white modal box is centered on the screen. At the top of the modal is a green circular icon with a white checkmark. Below it, the title "You're all set!" is displayed. A message states: "From now on, when prompted for a verification code upon sign in you can receive that code from a text message to this phone number." A blue "Done" button is at the bottom of the modal.

You're all set!

From now on, when prompted for a verification code upon sign in you can receive that code from a text message to this phone number.

Done

Continues to site where you will enter your secure token (only if tokens used on your account).

A screenshot of a web page for entering a secure token. The page has a dark blue header bar. Below the header, the text "Secure Token Token Code:" is followed by a text input field. Below the input field are two buttons: "Submit" and "Log Out".

Secure Token Token Code:

Submit Log Out

A screenshot of the American National Bank & Trust Company Business Banking Site. The page features a dark blue header with the bank's logo and name. Below the header is a navigation bar with links to "Online Banking", "Bill Pay", "Cash Manager", "eStatements", "Mobile Deposit", "Personal Settings", and "Mobile Banking". Below the navigation bar is a section for "My Online Banking" with links to "Accounts", "Transactions", "Transfers", and "Stop Payments". At the bottom of the page, there is a footer with the text "American National | 528 Main Street Danville VA 24541 | 1-800-240-8190".

AMERICAN NATIONAL  
BANK & TRUST COMPANY  
Business Banking Site

Online Banking Bill Pay Cash Manager eStatements Mobile Deposit Personal Settings Mobile Banking

My Online Banking Accounts Transactions Transfers Stop Payments

Contact Us Agreements Log Out

American National | 528 Main Street Danville VA 24541 | 1-800-240-8190