

Fraud Text Alerts (*smsGuardian*) Service Usage Guide

Fraud text alerts (*smsGuardian*) is a service that uses text messages to enable you to monitor activity occurring on your account and to respond immediately to fraudulent activity. Below are some important details about *smsGuardian*.

Alert messages

- Four Corners Community Bank (FCCB) determines what types of transactions will generate a text message.
- You will receive alerts sent to your cell phone (or other SMS text messaging device) for enrolled Visa debit and ATM cards. The number of alerts you receive will be based on your card usage and settings determined by FCCB. You will not receive more than one message per transaction on each enrolled card.
- Before alerts can be sent, you must confirm your enrollment by successfully texting your enrollment code provided by the *smsGuardian* website when setting up a device.
- A text message may describe how to respond in order to block your card from use. If the transaction was not performed by you please reply immediately as instructed to block the card from future use. All replies must be received within 12 hours from receipt of the message. You must contact FCCB to have the block removed.
- If a message exceeds 160 characters you may receive multiple texts to get the complete message.
- Replying to a text with the word "STOP" will cancel all subscriptions to that mobile device for all enrolled cards.
- You may reply to a text with the word "HELP" to receive service information.

Mobile devices

- Multiple devices can be enrolled in this service. Two devices may be enrolled per account.
- The cell phone or mobile device must have the ability to send and receive text messages and the use of "short codes" must not be blocked. Short codes

are special telephone numbers, often five digits long, which are used to send text messages from mobile phones.

- You are responsible for any text messaging fees from your carrier as message and data rates may apply.
- This service is available for the following carriers:
<https://www.cardguardian.com/CardGuardian/carriers.do>

Enrollment details

- Enrollments will be good for a period of one year. You will be notified prior to expiration of your *smsGuardian* account and may text a reply to renew. The renewal message displays as: "Guardian acct expires soon. To renew for a year Reply AA1234YES. Msg&Data rates may apply, Msgs per issuer settings. Reply STOP to cancel. Reply HELP for Help."
- Changing your mobile service provider will require you to re-enroll your mobile device in the *smsGuardian* program.
- Some mobile service providers require that we send a 30-day subscription reminder message to their customers participating in the *smsGuardian* program. You will receive an alert message every 30 days reminding you of your subscription if your mobile service provider is Sprint, Nextel, Boost, or Virgin. The alert message will display as: "Reminder: You have subscribed to Guardian transaction alerts for FCCB. Message and data rates may apply. Reply HELP for help. Reply STOP to cancel."

More information

- For additional information about this service, please refer to the "Terms and Conditions" page.
- For questions regarding your mobile device or cellular phone please contact your mobile service provider.
- If you need assistance with the *smsGuardian* service including unauthorized transaction assistance, please contact FCCB at 505.327.3222.