

smsGuardian Card Alert Service

The smsGuardian system sends a text message to the mobile device provided by the cardholder when certain transactions are performed with the enrolled card. If multiple devices are tied to the card, all devices will receive the alert. They will all receive the same text messages, confirmations, and more.

When an initial text is sent from smsGuardian, the system allows the cardholder up to 12 hours to respond to the message at which point it times out.

If the cardholder recognizes that this is not a transaction that he/she has done, he/she immediately texts the reply as instructed on the text message. The text receiver will be provided instructions on how to respond so that the smsGuardian system recognizes that the transaction is fraud. If the cardholder texts anything different such as "Yes this is fraud" or "Not my transaction" the system will not recognize it and ignore it.

This fraud response opens a highest priority case in the Bank's Risk Management (Fraud Center) Department. The next available analyst reviews the information and places a hard block on the card. The analyst sends a confirmation text message to cardholder's cell phone noting the card has been blocked. *Example of confirmation text message:*

Fraud Response Text Message: *Guardian blocked card ending xxxx. Please contact your institution for a replacement card. Msg&Data Rates May Apply. Rply STOP to cancel, Rply HELP for help.*

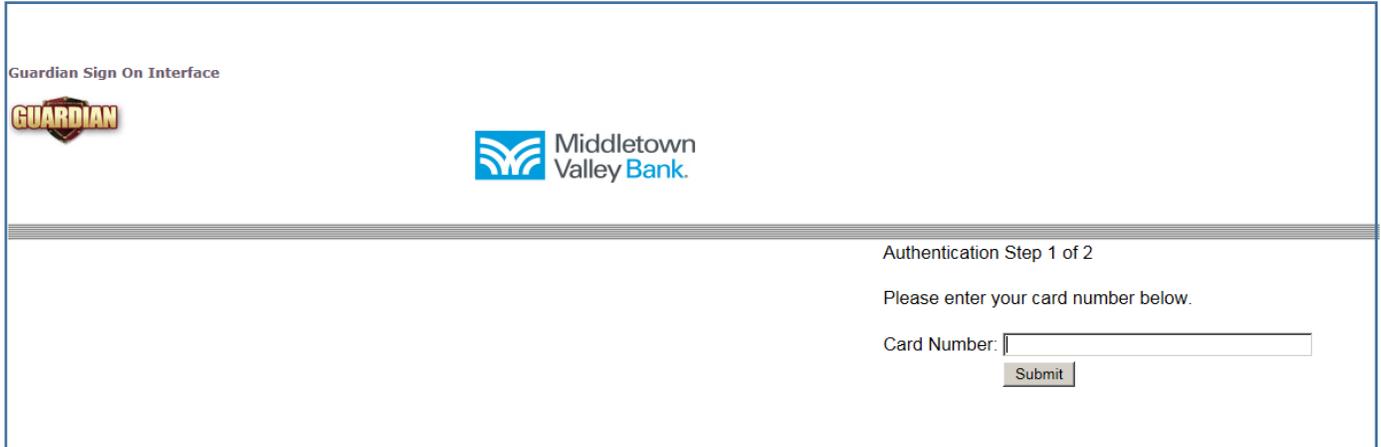
Once the cardholder has received the confirmation, he/she should contact the Bank to start the process of getting a new card and filing an Electronic Funds Transfer Investigation on the fraudulent transaction.

If a cardholder receives a text alert on a good transaction, the cardholder should ignore the alert. This will indicate to the smsGuardian system that the transaction is good.

Anytime a cardholder replies to an alert by texting STOP, all cards tied to that phone number will no longer receive text alerts.

Card Opt-In Instructions

The cardholder will be instructed to type in the entire card number when the link to smsGuardian sign up is selected.



Guardian Sign On Interface

GUARDIAN

Middletown Valley Bank

Authentication Step 1 of 2

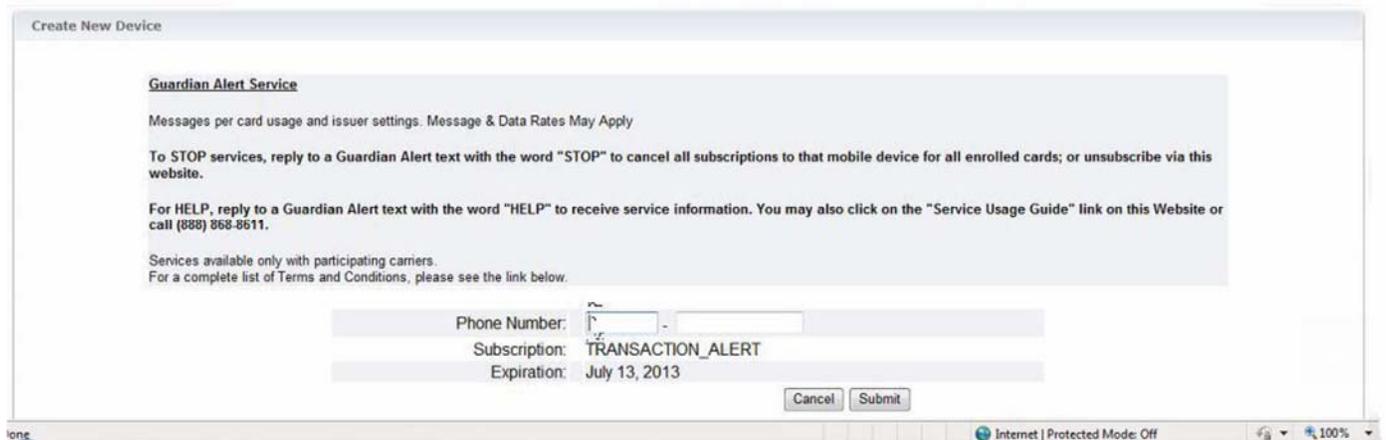
Please enter your card number below.

Card Number:

Detailed verification information is required once the cardholder clicks on submit after entering their card number on the initial screen. The cardholder must provide the last 4-digits of their social security number and their zip code. By clicking submit, the information provided is sent to the system for confirmation.

The cardholder will have access to two tabs, the **Devices** tab and the **Preferences** tab. The Devices tab allows the cardholder to maintain the devices that can receive the text alerts and Preferences tab allows the cardholder to set their Do-Not-Disturb window.

Devices tab:



Create New Device

Guardian Alert Service

Messages per card usage and issuer settings. Message & Data Rates May Apply

To STOP services, reply to a Guardian Alert text with the word "STOP" to cancel all subscriptions to that mobile device for all enrolled cards; or unsubscribe via this website.

For HELP, reply to a Guardian Alert text with the word "HELP" to receive service information. You may also click on the "Service Usage Guide" link on this Website or call (888) 868-8611.

Services available only with participating carriers.
For a complete list of Terms and Conditions, please see the link below.

Phone Number: -

Subscription: TRANSACTION_ALERT

Expiration: July 13, 2013

Internet | Protected Mode: Off | 100%

When a cardholder clicks on the **Devices** tab for the first time, he/she will be asked to create a new device. The screen provides a quick review of the service including how to discontinue the service and get help.

The cardholder will be asked to enter the phone number of the device that will be receiving the text. Once the number has been entered, the cardholder will click on the **Submit** button. The cardholder can add up to 10 different devices to receive text messages.

Devices Preferences

Devices Create Device

Verify Device

You have successfully submitted a new device: (206) 5551234.

You must verify this device before you can receive alerts.
Please send the following text to Guardian at 27576 to complete enrollment: "START CW5EIV"

You will receive a confirmation message upon the device enrollment.

Message and Data rates may apply.

Continue

Now that the device is set up, a screen will appear providing instructions for the cardholder to text a message to a number. In this example, the cardholder is encouraged to send a text with the message of START CW5EIV to 27576. The number and message will be unique to the user.

The cell phone will receive a confirmation message.

The phone will be ready to receive alert messages.

The cardholder can add new devices using the **Create Device** tab. They can delete or renew a device by using the **Devices** tab.

Preferences tab:

Devices Preferences

View Preferences Edit Preferences

Messages:
You have no preferences set.

Edit Preferences

Time Zone (GMT -12.00) Eniwetok, Kwajalein

Time Window
During this time window any possible alerts will be queued and will be sent to you only when the system determines it is outside the "Do Not Disturb" time window.
The time window should not be greater than 12 hours.

Do Not Disturb:
From: Hr. 1 Min. 00 AM PM
To: Hr. 1 Min. 00 AM PM

Setting a time zone and time window is optional.
PLEASE NOTE: If Daylight Savings Time is observed you will need to update your Time Window Preference settings to reflect the one hour time change.

Remove Preferences Cancel Submit

Do-Not-Disturb will allow the cardholder to determine time periods in which a text should not be sent. The alerts will be stored until the Do-Not-Disturb time period is over, and then the stored alerts will be sent to the cardholder. The Do-Not-Disturb time frame may not exceed 12 hours. A reminder is placed on the screen.

The cardholder needs to set the **time zone** to correspond to their location. Text Alerts recognizes both Standard and Daylight Savings time in Alaskan, Eastern, Central, Mountain, and Pacific Time zones. Hawaii is recognized by a single standard time zone. The system does not recognize international texting at this time.

The cardholder needs to set their **starting and ending times** for the Do-Not-Disturb window in a 12 hour AM/PM standard time convention.

Once the Preferences are set up the cardholder should select the **Submit** button.

To **cancel** the Do-Not-Disturb window, click the **Remove Preferences** button.

Once the Preferences are set, they can be viewed under the **View Preference** tab. To make changes, the cardholder should click on the **Edit Preferences** tab.

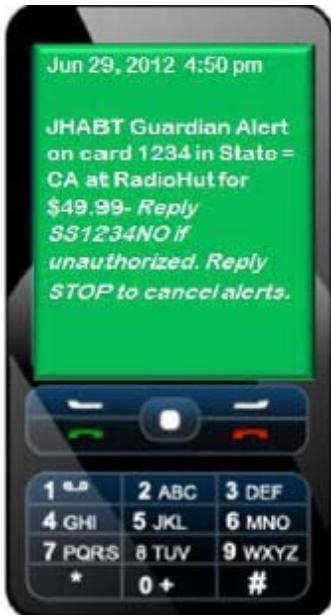
Alert Types

The Bank has selected the following transaction types to monitor for alerts: International Transactions, Out of State Transactions, Authorizations greater than \$200.00, Card Not Present and Declined Authorizations.



International Transactions

International Transactions will provide text messages on approved transactions where the country code does not equal US, USA, or is left blank.



Out-of-State Transactions

Out-of-State Transactions that are approved and take place outside the home state of the cardholder will trigger an alert.



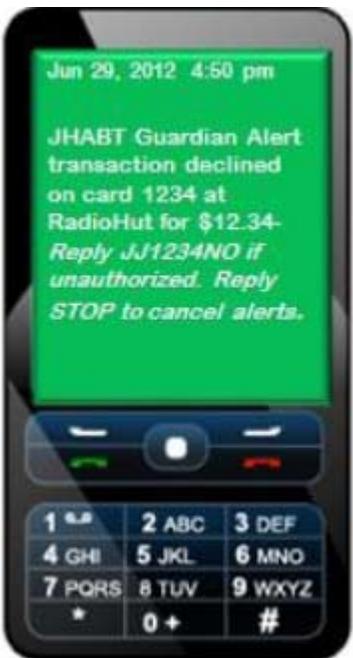
Authorizations Greater Than

Authorizations Greater Than \$200.00 will send text alerts on transactions that are approved and exceed this amount.



Card Not Present Transaction

Card Not Present will send text alerts on approved transactions that were manually keyed or manually entered e-commerce.



Declined Authorizations

Declined Authorizations will send text alerts on transactions that are declined. Alert messages will not be sent on cards that are already in a blocked status.