

SMS Guardian Alert Protection

The Primary Bank Debit Card is a convenient way to access money in your checking account. Unfortunately, the news headlines are filled with card breach and fraud stories these days.

Primary Bank takes your account security very seriously, thus we are pleased to announce a new fraud text message alert service – SMS Guardian! Primary Bank is making the “SMS Guardian” service available to clients.

When you use your debit card and certain conditions occur, SMS Guardian will send you a text message. If the transaction is yours, you can ignore the text message. If the transaction was not yours and you think it is fraudulent, respond to the text message to shut down your card. It is that simple!

To participate in the program you need to register your Primary Bank debit card on our SMS Guardian website:

<https://www.cardguardian.com/CardGuardian/signon.do?fid=KN>

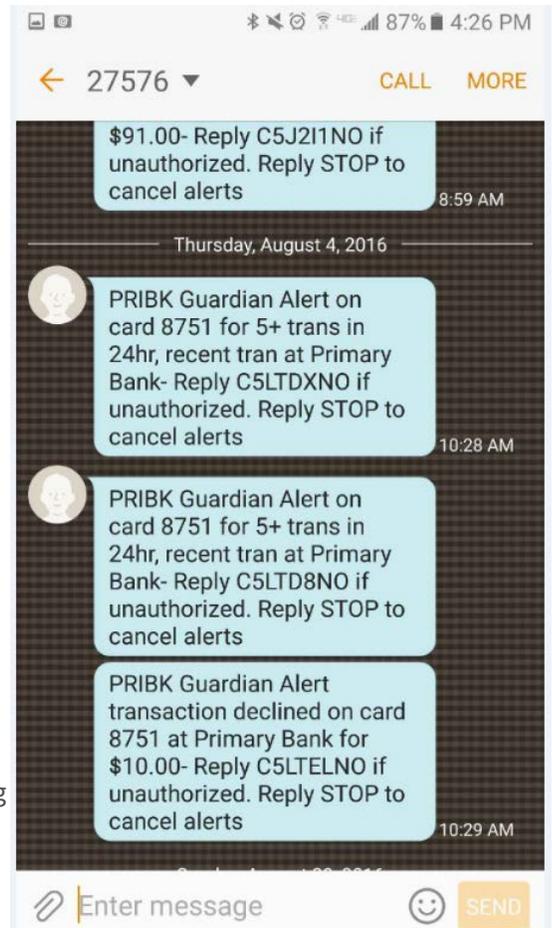
Just enter your card number, last 4 digits of your Social Security Number and zip code - you may register 1 cell-phone per card on this website.

NOTE, there is a screen instructing you to SEND a text message to verify your cell phone.

On the Preferences tab, you can also set “do not disturb” timeframe to prevent messages during certain hours of the day, like when you are sleeping!

After you register for the service, you will receive text message alerts IF:

- A transaction occurs outside the United States
- A transaction is greater than \$500
- There are 5 or more transactions within 24 hours
- A transaction is “Card not present” (a charge without you swiping your card, example: online purchase)
- A transaction is “declined”



The alerts will help confirm the transactions are yours – if they are yours, you do not need to do anything! If they are NOT yours, respond to the text message within 12 hours to stop further fraudulent transactions - your card will be suspended, so contact us for the next steps.

There are no charges for the service, but normal message and data rates may apply based on your mobile plan.

You may discontinue text alerts immediately by replying STOP to a SMS Guardian alert. You may unsubscribe from this service entirely on the website or by texting the word STOP to 27576.

Please call Primary Bank at 603-310-7200 if you have any questions.