

SMSGUARDIAN

- Q Is there a cost to enroll in smsGuardian text message service?
- A *Resolute Bank will not charge their clients to use this service. However, you may be subject to message and data rates applied by your cellular carrier.*
- Q Who can use the smsGuardian text message service?
- A *Clients with a Resolute Bank VISA Debit Card, HSA Debit Card or ATM card can use this service.*
- Q What do I need to enroll in the service?
- A *Clients will need to have their Resolute Bank VISA Debit Card, HSA Debit Card or ATM card number, last four digits of their social security number or tax id number and their postal code and the mobile device(s) they are enrolling.*
- Q I have more than one debit card, should I enroll both of my cards?
- A *Yes, the service is activated for each card number. You will need to repeat the enrollment process for each card you have.*
- Q I received an alert message and the transaction is not fraudulent, what should I do?
- A *If you receive an alert message for a transaction that is not fraudulent you simply ignore the message. We will not stop the transaction and the transaction will post to your account.*
- Q I received an alert message and the transaction is fraudulent, what should I do?
- Q *If you receive an alert message for a fraudulent transaction, you will need to reply to the message within 12 hours of the message and REPLY EXACTLY as instructed in the message. If you do not reply with the exact message indicated in the message, the transaction will not be flagged and your card will not be blocked. Once you reply back with the proper message, the Fraud Center will open a case and block your card. A bank representative will contact you by the next business day to issue a replacement debit card and obtain details about the suspect transaction.*

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- Q I enrolled in smsGuardian text message alerts and recently changed my cell phone carrier and I no longer am getting alerts—what should I do?
- A Please *logon to the smsGuardian website and re-enroll your mobile device.*
- Q Why do I receive a monthly alert reminding me of my subscription in the smsGuardian program?
- A *Some mobile providers (Sprint, Nextel, Boost or Virgin) require that we send a 30 day subscription reminder message to their customers participating in the smsGuardian program. The alert message will display as: “Reminder: You have subscribed to Guardian transaction alerts for [FI Name]. Message and data rates may apply. Reply HELP for help. Reply STOP to cancel.”*
- Q I received more than one text message for an alert, why?
- A *If a message exceeds 160 characters, the message may be received in multiple text messages.*
- Q I no longer want to be enrolled in smsGuardian, what should I do?
- A *You can reply to a text with the word “STOP.” This will cancel all subscriptions to that mobile device for all enrolled cards.*
- Q How long is the smsGuardian enrollment period?
- A *Your enrollment in smsGuardian is good for one year. When your enrollment is expiring, you will receive a text message with instructions on how to re-enroll by responding to the text message. You can also re-enroll using the smsGuardian website.*