



Guardian Text Alerts for ATM/Debit Cards Frequently Asked Questions

What information is needed to sign up for the Guardian text alert service? You will need your full ATM or Debit Card number and specific personal information to identify you as the cardholder.

Is there a fee for the Guardian text messaging service? There is no fee from Jackson County Bank for this service however you are responsible for text messaging fees from your carrier, message and data rates may apply.

Does the Guardian text alert service mean that the Fraud Center will not contact me by phone? The Fraud Center may still contact you by phone, if necessary, to confirm transactions.

When will I receive a text alert? A text alert will automatically be generated for transactions that meet the high risk criteria established by Jackson County Bank. Text alerts may generate even when you notify Jackson County Bank of your travel plans.

How does a text alert work? A text alert will be initiated to you when suspected to be fraudulent. You will be asked to reply to the text alert only if the transaction is fraudulent. If the transaction is legitimate, no action is necessary.



The Text Message

When reviewing the text message the following will provide clues to what was sent:

JCBNK Guardian Alert identifies this as being an alert from Jackson County Bank.

CARD 1234 identifies the last 4-digits of the cardholder's card number.

BESTMART identifies the location of the transaction.

\$399.95 identifies the amount spent.

REPLY AA1234NO is the reply being requested if the transaction is fraudulent. Sending the code back lets the system know that this is a fraudulent transaction. Replying with anything other than the reply code in the text will cause the message to be ignored.

REPLY STOP texted back by the cardholder will **remove the service** from the cell phone being used.

How do I enroll for the Guardian service? Follow the enrollment steps outlined on the *Guardian website*. You will be presented with an enrollment code. Text the code as instructed and you will receive a confirmation text, *"Guardian enrollment complete. Alerts start within 24hrs. Msg&Data rates may apply, Msgs per issuer settings. Reply STOP to cancel. Reply HELP for Help."*

I informed the bank that I would be traveling out of state, why am I receiving text alerts for these legitimate transactions? Text alerts are automatically generated and therefore may be sent even for legitimate purchases when you have notified us of your travel plans. After reviewing the text alert, if it is a legitimate purchase, simply do not respond and there will be no interruption of your card use.

I received a text message alert and have not responded yet. Can I still make purchases with my card? Yes. Your card will not be deactivated when a text alert is generated.

Your card will be permanently blocked when you reply to a text alert.

I responded as instructed that the transaction was fraudulent and my card was deactivated. I have since learned that the transaction was legitimate, can my card be reactivated? No. Once you respond that the transaction is fraudulent, the card is permanently disabled. You will need to contact Jackson County Bank to order a new card.

I received a text alert a couple days ago and didn't respond. I have since learned the transaction was fraudulent. Can I still text a response and have my card deactivated? No. Text alerts are valid for only 12 hours. Please contact Jackson County Bank immediately to have the card deactivated.

How do I change my mobile phone number once I have enrolled for text alerts? From the Guardian website, select the Devices Tab, delete your current device and then create a new device.

How do I cancel the Guardian text alert service? To cancel all text alerts to your mobile device, reply with the word STOP. When you cancel the service a confirmation message will be sent to your device.

If you have more than one card linked to the same mobile device, and wish to remove only one card from the text alert service, log into the *Guardian website* and enter the full card number that you wish to delete. Once you have logged in, choose Devices and then select Delete. If you wish to re-enroll the mobile device you will need to log into the *Guardian website*. Under Devices you will be able to select Renew. You will be required to text the activation code presented in order to re-enroll your device.

When does my enrollment with the Guardian text alert service expire?

Enrollments will be good for a period of one year from the date you enroll. Prior to expiration of the Guardian service you will receive a text reminder for renewal.

What if I need assistance in understanding the text message? Contact the Jackson County Bank for assistance or reply with the word HELP to receive a text with the phone number for the Fraud Center.

I do not want to get text messages all night long, is there a way to establish a "do not disturb" window? From within the Guardian website, select edit preferences. You have the ability to establish a "do not disturb" timeframe when alerts will be held and sent only when the system determines it is outside this timeframe. The "do not disturb" window of time should not be greater than 12 hours. Setting a "do not disturb" time window is optional, however, if established, you will not receive text alerts during this time.