SMS GUARDIAN
Debit Card

What is SMS Guardian?

SMS Guardian is a service that allows you to receive notifications on your mobile device. Community Bank MasterMoney Debit card transactions are eligible for this service.

How do I enroll for Community Bank SMS Guardian?

Visit the SMS Guardian page to enroll and follow the enrollment process.

The Devices and Preferences tabs will allow you to edit your options.

- Devices allow the cardholder to maintain the device that can receive the alerts.

- Preferences allow you to set the Do Not Disturb window as well as your time zone.

What type of transactions will I receive an alert for?

You will receive text alerts from Community Bank SMS Guardian for all debit card transactions.

> CBOP Guardian Alert on card 4674 at APL* ITUNES.COM/ BILL for $23.20- Reply DE3ZAUNO if unauthorized. Reply STOP to cancel alerts

What will an alert look like from Community Bank?

Please see the graphic on the left for a sample alert.

Note: If you text anything different such as "Yes this is fraud" or "Not my transaction" the system will not recognize it and the response will be ignored.

What happens if I don't reply to a text?

Nothing. The transaction will be considered authorized.

Can I determine when I receive text message alerts from Community Bank SMS Guardian?

Yes, when enrolling for Community Bank SMS Guardian, click on the "Preference" tab to designate your Do-not-Disturb hours.

If a cardholder has his or her do-not-disturb window setup and an alert occurs during this time frame, the alert message(s) will be sent at a time when the cardholder is accepting text alerts.

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What mobile carriers support this program?

All major phone carriers are supported. 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.

Will I be charged any fee for enrolling in Community Bank SMS Guardian service?

No. There is no charge for you to enroll in the SMS Guardian program.
However, your mobile carrier may have message and data rates that may apply.

To enroll a device, go to the Device/Create Device tab (Note: up to two devices can be added per card) Adding a new device will generate a unique code which must be sent to Guardian at 27576 in order to confirm enrollment of the new device. You will be presented with the code to send after you submit your request to add a new device.

Message and Data Rates may apply.

What if I receive a new card?

Simply reply "STOP" to 27576 to deactivate your old card text alerts and re-enroll your new card on the SMS Guardian website.

> CBOP Guardian Alert on card 4674 at gas station BP#8944910R AND D 4 IN for $1.00- Reply DE2DMXNO if unauthorized. Reply STOP to cancel alerts

What if I receive a text alert for an amount higher than what I authorized from a gas station or restaurants?   You will usually receive two text alerts for every pay-at-the-pump transaction. If you use your card at an automated fuel dispenser ("pay at the pump"), the merchant may preauthorize the transaction amount (place a hold) on your Card Account in the amount of zero dollars, $1 or a larger amount, greater than what was actually pumped. A restaurant alert will process a pre-authorization for the amount of the bill, not including the tip. The corrected total amounts will be debited from your account.

How long am I enrolled in SMS Guardian?

 Your Community Bank MasterMoney Debit card will be enrolled for one year.

Will I receive a renewal notification when my enrollment is expiring?

Cards will be enrolled for one year. Every year, a renewal notice will be sent to the mobile device (cell phone) six days prior to the anniversary of your enrollment. Respond to the message as indicated to continue your service for another year.

> Guardian acct expires soon. To renew for a year Reply DGB4DRYES. Msg&Data rates may apply, Msgs per issuer settings. Reply STOP to cancel. Reply HELP for Help.

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