



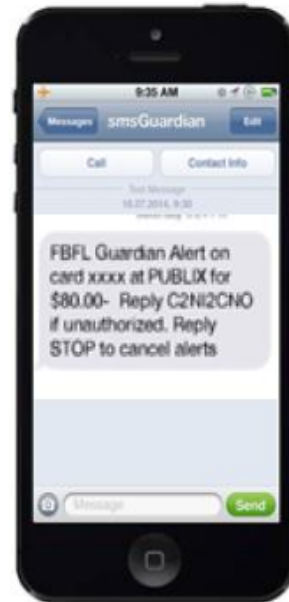
FREEDOM BANK

Text Alert Fraud Prevention *smsGuardian*[™]

Enjoy cardholder Peace of Mind - Text alerts to protect you from potential fraud.

Enroll now in *smsGuardian*[™] anti-fraud text alert notification, *a no charge service* – receive transaction alerts directly to your mobile phone or other sms-enabled device.

- Service provided at no charge¹
- Certain debit card purchase will activate a text sent for your review
- If the purchase is legitimate, do nothing
- If the transaction is fraudulent, reply immediately – card is automatically blocked, confirmation text will be sent
- Do-Not-Disturb option – text alerts are sent once set time frame is over
- All major phone carriers supported
- Unsubscribe at any time



This added layer of security enables fraudulent activity to be identified and stopped immediately. If the purchase is fraudulent, reply with the code on the text message and your card will be blocked. A blocked card will require you to contact the Bank to request a new Freedom Bank VISA® Debit Card. The system allows the cardholder up to 12 hours to respond to the message at which point it times out. A single message will be sent per transaction on each enrolled card.

Receive text notification for 12 months and renew annually. Unsubscribe at any time, by simply calling one of our branches or on the Guardian Website.

Click Here to Sign up today!

For more information, please contact us at 727.820.8600.

¹ *Message & data rates may apply. Contact your wireless provider for more details. smsGuardian[™] is a trademark of JHA Payment Processing Solutions, Inc.*

Frequently Asked Questions

Is this service available to all customers?

Yes. This smsGuardian™ service is available to all Freedom Bank Debit cardholders.

Do I need a smart phone to use this service?

No. Any phone that can receive text messages can be used.

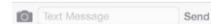
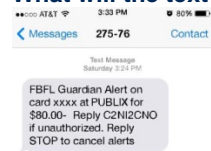
Are there security features in place to protect cardholder information?

Full cardholder information is NEVER included in a text. The last four digits of the card number are displayed in the text. The short message service is Payment Card Industry (PCI) compliant.

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

If no confirmed response is received within 12 hours, the text message expires and smsGuardian™ considers the transaction valid. You need to respond to a text only if you did not make the transaction in question.

What will the text message look like? How will I know it's from Freedom Bank?



The beginning of the text message will feature the initials FBFL for Freedom Bank. These initials are also known as the bank's short name. The message will also include the last 4 digits of the card used, along with the dollar amount of the transaction. You need to respond only if you DID NOT make the transaction. See the sample at right. Reply exactly as directed.

If I reply the unauthorized code, how long will it take for the card to be blocked from further use?

An unauthorized response receives the highest priority in the Risk Management/Fraud department and the next available fraud analyst will receive the case and block the card.

Will I receive a renewal notification?

A renewal notification will be sent to each device you have enrolled in the service six days prior to the yearly expiration date. Three renewal attempts will be made before the service is set to expire. If you do not respond, the device is removed from smsGuardian™ at expiration. You can renew for multiple years simply by clicking the renewal button and responding as instructed. The mobile service providers Sprint, Nextel, Boost, and Virgin require that we remind cardholders every 30 days of their enrollment in smsGuardian™. If you use one of these service providers, you will receive a notice every 30 days. The alert message will display as: "Reminder: You have subscribed to Guardian transaction alerts for Freedom Bank. Message and data rates may apply. Reply HELP for help. Reply STOP to cancel."

How can I get help with the service?

You may reply to any text from smsGuardian™ with the word HELP. You may also click on the *Service Usage Guide* link on the smsGuardian™ enrollment website or call 888.868.8611.

If I've set the "Do-Not-Disturb" feature is set from 10 p.m. to 6 a.m., when will text messages be delivered?

Any messages created during this Do-Not-Disturb timeframe would be delivered starting at 6 a.m. when you are receiving messages.

To view the Terms and Conditions and to enroll, click on the Guardian link.

