



## smsGuardian Text Alerts

We take protecting our customers and their money seriously.

smsGuardian is an anti-fraud text notification service that sends transaction alerts for Visa® debit card purchases or ATM withdrawals of \$200 or more, international transactions (anything outside the United States), or fuel authorizations directly to you, our cardholder's, mobile phone or other SMS-enabled device. If you reject the unauthorized activity, the information is immediately routed to a fraud analyst who blocks the card and contacts you by phone. This added layer of security enables fraud activity to be identified and stopped immediately, drastically reducing the likelihood that additional unauthorized transactions will occur.

### Enrolling Your Card For Text Alerts Is Easy!

- Visit [www.hvbonline.com](http://www.hvbonline.com) (Click Cards, Debit/ATM Card, scroll to Text Alerts, click Enroll My Card).
- You may also choose to launch <https://www.cardguardian.com/CardGuardian/signon.do?fid=HN>
- Enter your 16 digit card number. Click Submit.
- Enter the last four-digits of your social security number (Tax ID number for business customers) and your zip code. Click Submit.
- Review and, if agreeable, accept our Terms of Service and Service Usage Guide. Please note that, though we don't charge for this service, data and message rates may apply through your cell phone carrier.
- Enter the ten-digit telephone number where you'd like to receive alerts. Click Submit.
- A message that includes a number to send a text to (27576) will complete the enrollment process.
- A confirmation message will follow. Click Submit to continue.

Text alerts will begin within 24 hours. Instructions on what to do if a transaction is not authorized will be provided. Please be sure to follow up with a phone call to us at toll-free, 1-888-482-5854, or 740-592-4441, too.

Though you can opt out at any time, the enrollment period is for one calendar year. Reenrollment will be required to continue service.

### Don't Want To Be Awakened By a Text Alert?

A Do Not Disturb option is available and can be added and/or edited at any time. Messages that would normally be received during this time frame are held and sent when the Do Not Disturb time frame is up.

To enable Do Not Disturb once your device has been enrolled, visit the same link used to enroll for smsGuardian, click Edit Preferences, select your time zone, and enter the start and stop times for the Do Not Disturb window. Please note that a period of less than 12-hours is required.