How to enroll in SMS Guardian

{ October 2016

Start by clicking the "Guard your Account" link located on the FSBT Homepage.

Next, click "Enroll Now." You will be directed to a new webpage.

In October 2016, FSB&T will begin offering the convenience and added protection of EMV chip cards for MasterCard consumer and business debit cards.

[CLICK FOR DETAILS]

Sign-up for online banking today.

Get started with our online banking to take control of your bank accounts!

Personal Checking

Banking tools for your everyday life. Manage your personal finances with ease.

Learn More

Loans

Mortgage, personal, business. We can find the right loan to fit your needs today.

Learn More

Mobile Banking

With quick and easy access from anywhere, anytime your bank goes where you go.

Learn More

Guard Your Account

Sign up for text alerts to help protect against identity theft and debit card fraud.

Learn More

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SMS Card Guardian

SMS Guardian - Fraud Security Alert

Protect yourself from merchant and consumer fraud compromises with SMS Guardian compliments of First State Bank and Trust.

The Bank offers SMS Guardian, a fraud prevention service for our customers. Security is our priority at First State Bank and Trust. Enroll for FREE in SMS Guardian Service and you will receive text messages regarding transaction activities on your debit card.

Any combination of the following transactions will trigger an alert:

- International transactions
- Authorizations greater t...   ...00
- 5 or more transaction...   ...hour period
- Card not present (...online purchases)
- Declined tra...
- Transactions   ...e cardholder's home state

ENROLL NOW!   **Please have your debit card information available. Once you enroll you will receive a message welcoming you to Guardian. Enrollment is free.**

Additional Information:

- You will not receive more than one message per transaction on each enrolled card.
- A text message may describe how to respond in order to block your card from use. **If the transaction was not performed by you please reply immediately as instructed to block the card from future use. This response opens a highest priority case in the Risk Management (Fraud Center) Department. All replies must be received within**

GUARDIAN

FSB&T
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Authentication Step 1 of 2

Please enter your card number below.

Card Number: 510████████0108

Submit

Enter your entire debit card number.

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Authentication Step 2 of 2

Card Number: 5107XXXXXXXX0108

To login, please verify the following information:

Primary Cardholder's Last 4 Digits of SSN: [   ] (If this is a business account, your tax id may be required.)
Postal Code: [   ]

Submit

To login, you have to verify your information. Please enter the Primary Cardholder's last four digits of SSN, followed by the Postal Code.
(If the last four digits of your social do not work it is possible you need to use your spouse's SSN.)

Messages:

Before continuing
please review and accept the terms of service.

Enrollment and Opt in

Website Terms and Conditions of Use

JHA Payment Processing Solutions, Inc. ("Company") Website Terms and Conditions of Use Revised as of October 9, 2014.

Welcome to www.cardguardian.com (the "Website"). *sms*Guardian is a service that uses text messages to enable you to monitor activity occurring on your account and to promptly respond to fraudulent activity. Below are some important details about *sms*Guardian. Company provides access to the Website, and its services offered in the Website (collectively called "*sms*Guardian"), to you subject to the following terms and conditions. In return for gaining
conditions of use, do not acces

If you visit the Website, you a
Please read them carefully.

PLEASE READ THE FOL
AGREEMENT TO BE BO

Geographic Scope

The Website may be viewed in
services available in such coun

Unless otherwise specified, Co
States. Unless otherwise speci
United States of America.

Service Availability

This service is available for the

Electronic Communications

When you visit the Website or s
e-mail or by posting notices on

Logged in 5107XXXXXXXX0108   Logout
October 18, 2016 6:10:00 AM PDT

Messages:

Before continuing
please review and accept the usage terms.

Enrollment and Opt in

smsGuardian is a service that uses text messages to enable you to monitor activity occurring on your account and to respond immediately to fraudulent activity. Below are some important details about smsGuardian.

Alert messages

- Your financial institution determines what types of transactions will generate a text message.
- You will receive alerts sent to your cell phone (or other SMS text messaging device) for enrolled Visa, MasterCard, or ATM cards. The number of alerts you receive will be based on your card usage and settings determined by your card issuer. You will not receive more than one message per transaction on each enrolled card.
- Before alerts can be sent, you must confirm your enrollment by successfully texting your enrollment code provided by the smsGuardian website when setting up a device.
- A text message may describe how to respond in order to block your card from use. If the transaction was not performed by you please reply immediately as instructed to block the card from future use. All replies must be received within 12 hours from receipt of the message. You must contact your card issuer to have the block removed.
- If a message exceeds 160 characters you may receive multiple texts to get the complete message.
- **Replying to a text with the word "STOP" will cancel all subscriptions to that mobile device for all enrolled cards.**
- **You may reply to a text with the word "HELP" to receive service information.**

Mobile devices

- Multiple devices can be enrolled in this service. For information regarding the number of devices that may be enrolled per account please contact your financial institution.
- The cell phone or mobile device must have the ability to send and receive text messages and the use of "short codes" must not be blocked. Short codes are special telephone numbers, often five digits long, which are used to send text messages from mobile phones.
- You are responsible for any text messaging fees from your carrier, message and data rates may apply. Additional fees may apply from your card issuer.
- This service is available for the following carriers:
  https://www.cardguardian.com/CardGuardian/carriers.do

Enrollment details

- Enrollments will be good for a period of one year. You will be notified prior to expiration of your smsGuardian account and may text a reply to renew. The renewal message displays as: "Guardian acct expires soon. To renew for a year Reply AA1234YES. Msg&Data rates may apply, Msgs per issuer settings. Reply STOP to cancel. Reply HELP for Help."

Before completing your enrollment, you will have to accept two different terms.
	Website Terms and Conditions
	Usage Terms

Enter the phone number you would like to receive alerts.

(The phone number you choose
has to be able to receive text messages.)

You have completed the setup on the computer. Now you must verify the device by texting Guardian before you can receive alerts.
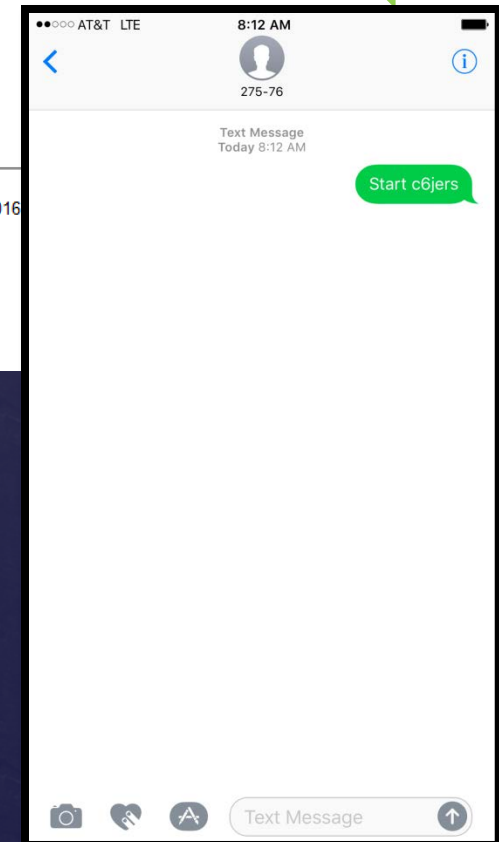
- To complete enrollment, you have to text the number given at your login.

- Once that is done correctly, you will receive a text from Guardian notifying you your enrollment is complete.
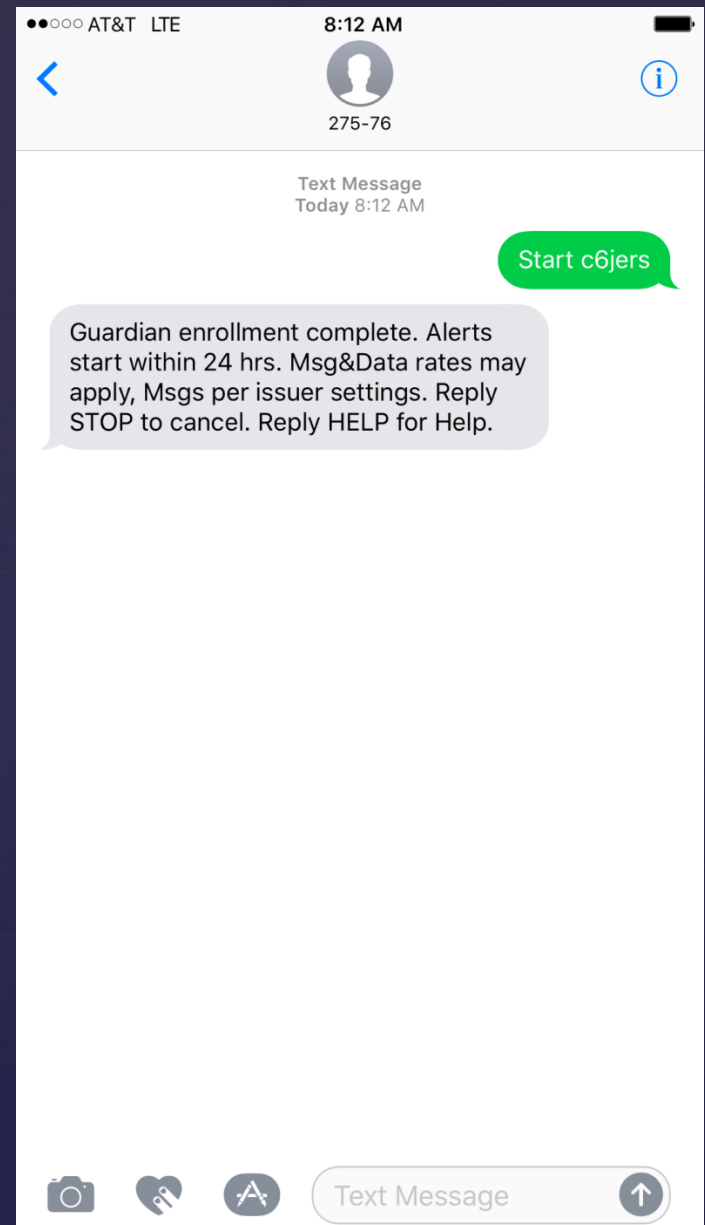
Under the Preferences Tab, you can edit your
time zone and the time window.
The time window allows you to create a "Do Not Disturb"
window no greater than 12 hours.
*The Time Zone and Time Window feature are optional. You can edit these at any
time by logging back into the system with your card number.