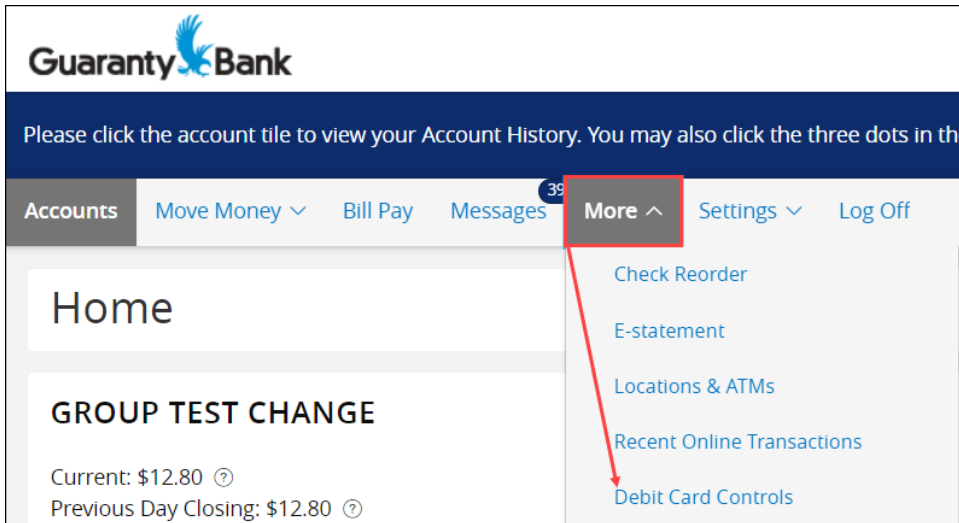




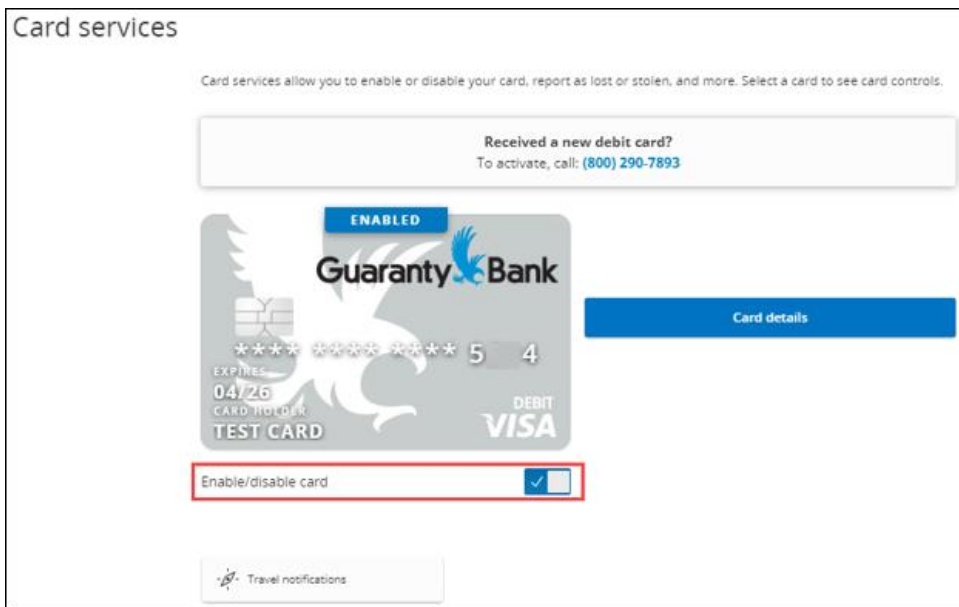
Debit Card Controls in Personal Online Banking

Debit Card Controls are integrated with Guaranty Bank's Personal Banking and mobile app. You can manage the use of your Debit/ATM cards, which includes things like receiving alerts for certain transaction types, setting spending limits, setting additional notifications on card activity and more.

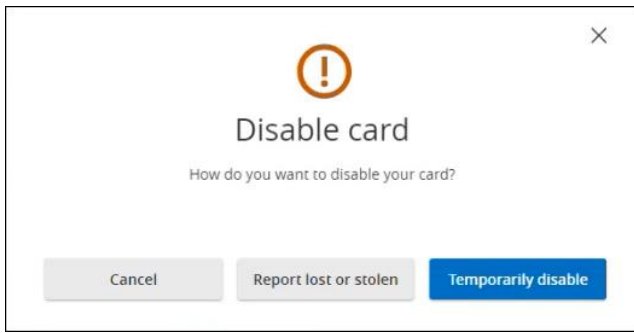
Once the controls are enabled, a **Debit Card Controls** option is available in the **More** section of the menu. The location of the menu may vary slightly by device type.



Available cards are displayed for you to choose and can be enabled/disabled for transactions from this screen. **Important Note:** Cards will be enabled/disabled immediately.



If disabling a card, the client will be prompted to select how to disable as shown in the next image.



The card image will say **DISABLED** when done.



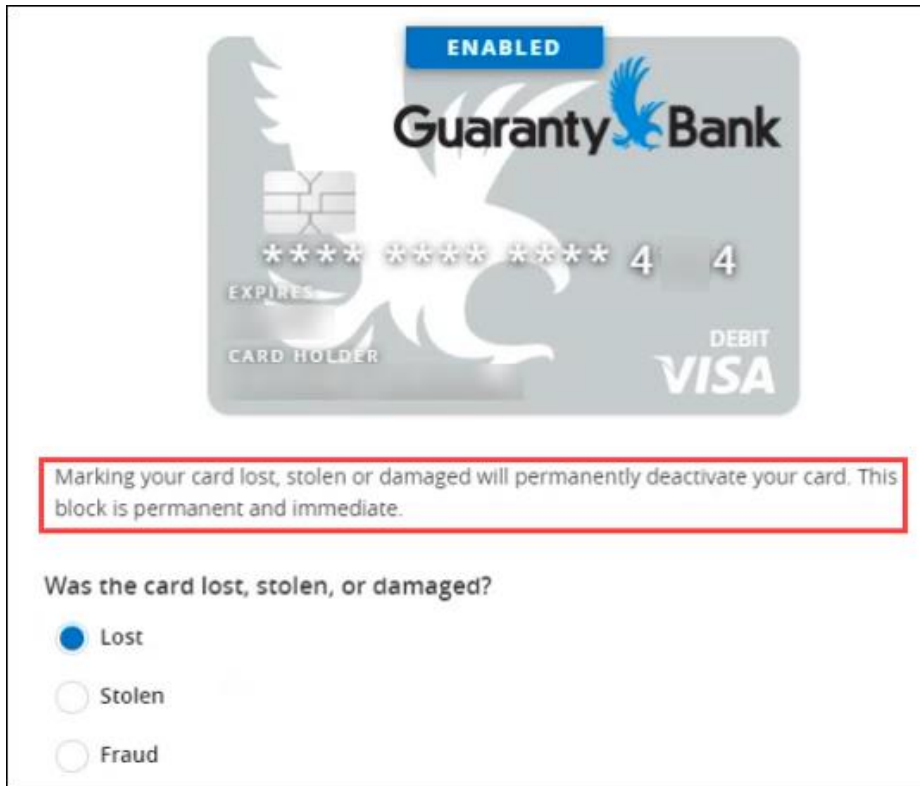
- Click **Card details** or the card image to view additional service controls



Note: You must have a phone number or email associated with the account to manage alerts and receive notifications.

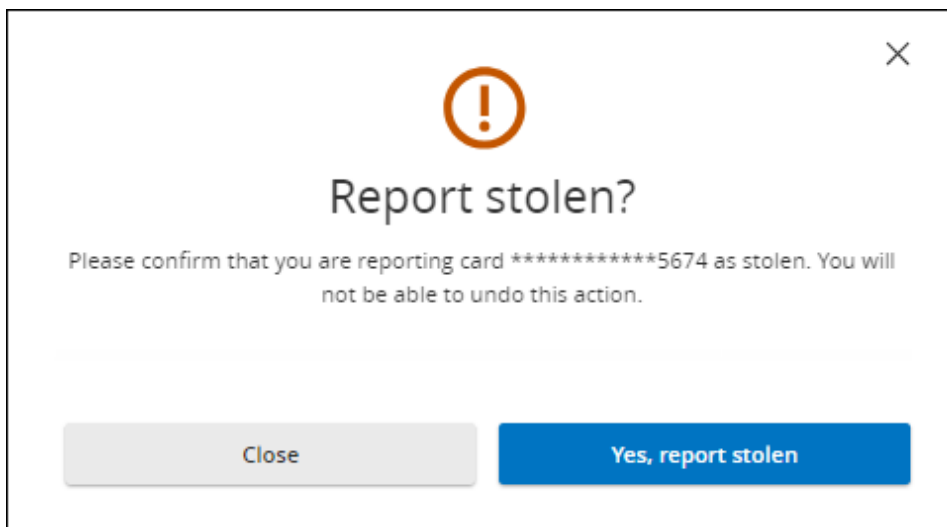
Report lost or stolen

Reporting a card as lost or stolen will permanently deactivate the card. This block is permanent and immediate.



The screenshot shows a Guaranty Bank Visa Debit card. The card features the Guaranty Bank logo, a white eagle, and the text "ENABLED", "Guaranty Bank", "**** * 4 4", "EXPIRES", "CARD HOLDER", "DEBIT", and "VISA". Below the card, a red-bordered box contains the warning: "Marking your card lost, stolen or damaged will permanently deactivate your card. This block is permanent and immediate." Below this box is a question: "Was the card lost, stolen, or damaged?" with three radio button options: "Lost" (selected), "Stolen", and "Fraud".

A pop-up window will open asking to confirm that you want to report the card as lost or stolen based on the selection made.

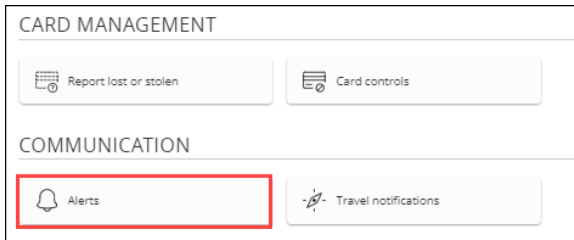


The screenshot shows a confirmation pop-up window with a close button (X) in the top right corner. It features a large orange warning icon (exclamation mark in a circle) and the heading "Report stolen?". The text reads: "Please confirm that you are reporting card *****5674 as stolen. You will not be able to undo this action." At the bottom, there are two buttons: a grey "Close" button and a blue "Yes, report stolen" button.

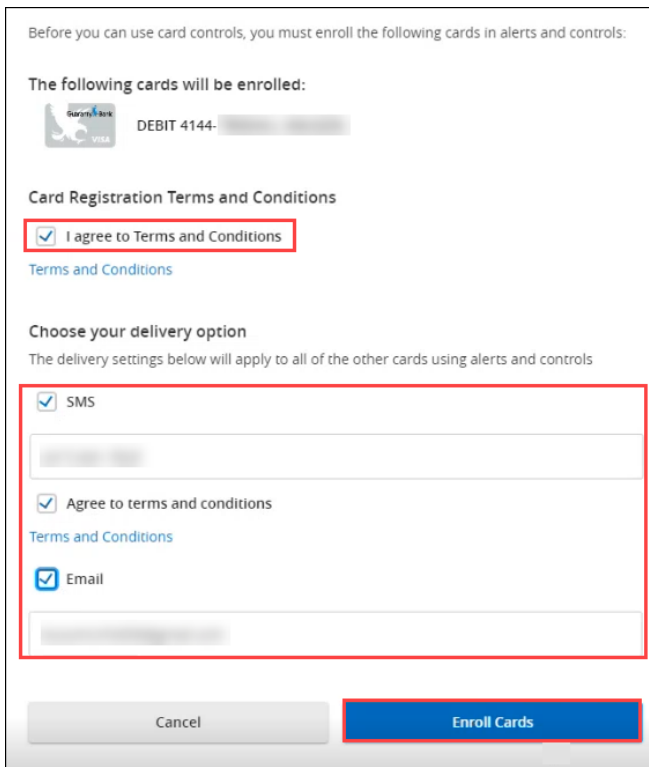
Alerts

You can enroll to receive alerts based on transactions, merchants, spend limits and transaction amounts.

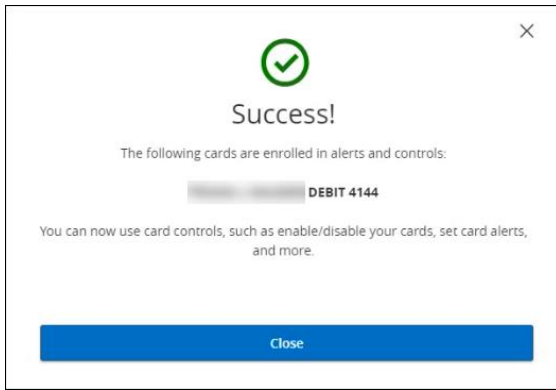
- Click **Alerts** under **Communication**



- Check **I agree to Terms and Conditions** and choose if you would like to receive alerts via **SMS** and/or **Email**
 - Check **Agree to terms and conditions** if SMS is enabled
 - Click **Enroll Cards**



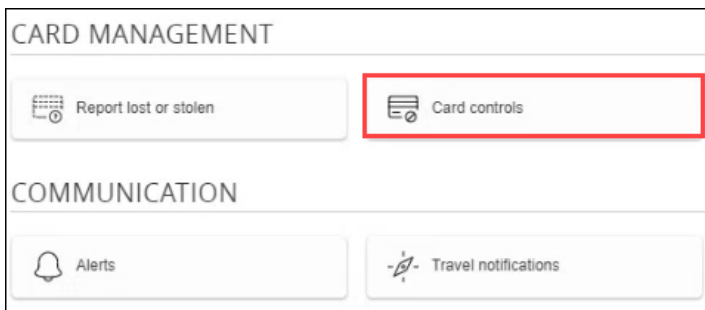
You will see a popup letting you know that you have successfully enrolled in alerts and controls as shown on the next page.



Card Controls

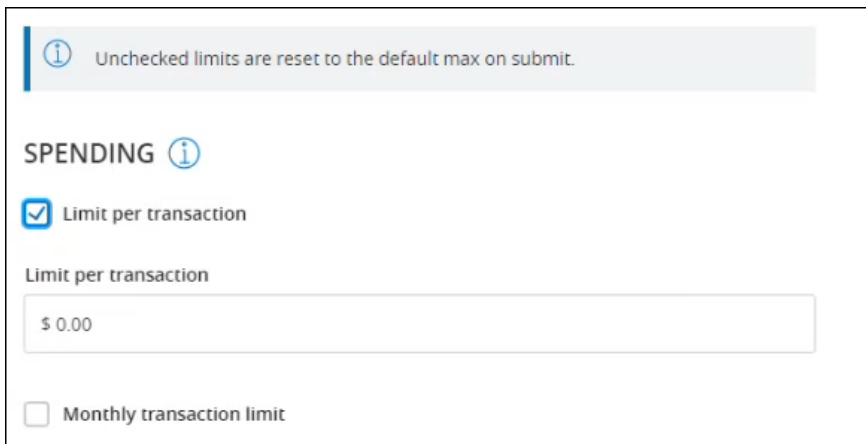
This feature provides the ability to set spending and location-based limits to block a transaction when a threshold limit has been reached.

- Click **Card Controls** under **Card Management**



Any spending limits not checked will be set to the default max.

- Under **Spending** check **Limit per transaction** and/or **Monthly transaction limit** and type the amount threshold



- Under **Location** check to **Decline International/Non U.S Transactions**

LOCATION ⓘ

Decline transactions outside of My Regions

Decline transactions outside of My Regions

Decline International/Non U.S Transactions

ⓘ My Regions controls are not available when international transaction is selected

Note: Regions are not set up at this time.

- Under **Transaction Types** check for transaction(s) to be declined

TRANSACTION TYPES ⓘ

Decline eCommerce transactions

Decline Mail/Phone order transactions

Decline recurring transactions

Decline ATM transaction

Decline in store transactions

Decline other transaction

- Under **Merchant Types** check for transaction(s) to be declined

MERCHANT TYPES ⓘ

Decline department store transactions

Decline entertainment transactions

Decline gas station transactions

Decline grocery transactions

Decline household transactions

Decline personal care transactions

Decline restaurant transactions

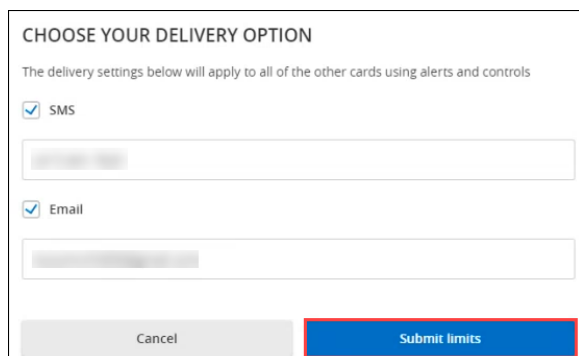
Decline travel transactions

Decline age restricted transactions

Decline other merchant transactions

You can update how you receive card control alerts.

- Click **Submit limits** to save any changes



CHOOSE YOUR DELIVERY OPTION

The delivery settings below will apply to all of the other cards using alerts and controls

SMS

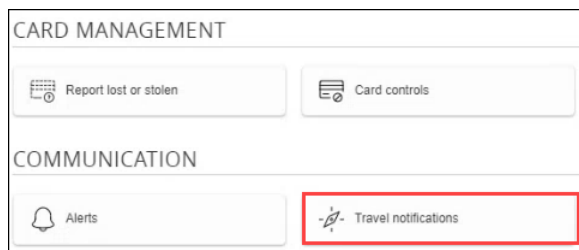
Email

Cancel **Submit limits**

Travel Notifications

You can create a notification on bank issued debit cards when traveling. This will help prevent issues with using your card while traveling.

- Click **Travel notifications** under **Communication**



CARD MANAGEMENT

Report lost or stolen Card controls

COMMUNICATION


Alerts **Travel notifications**



- Complete the form and click **Submit**
 - Based on whether you check **Domestic** or **International** there will be a dropdown option to **Select a state or country** as shown on the next page

Notify us of your travel plan(s) so your card is ready to travel with you. Please allow 4 hours during normal business hours for your travel to be notated.

Setup a new travel notification

Select card(s) that will be used

 DEBIT 4144-

Departure date  Return date 

Where will you be traveling?

Domestic International

Traveling contact number

Domestic International

Where will you be traveling?

Domestic International

Select a state

If you have any questions or need assistance please contact us at 833.875.2492.