Welcome to smsGuardian . . . a PCB service that alerts you via a text message that a transaction has occurred on your PCB debit card.

Simply review and ignore the alert if you recognize the transaction.

Identify potential fraud early! If you did **NOT** perform the transaction and are unsure who did, you have up to 12 hours to respond to the text and start the process of blocking your card from fraudulent activity. The quicker you respond, the sooner the fraud can be stopped.

Enrollment is quick and easy, and you can enter up to 5 mobile devices to receive alerts on.

A Do-Not-Disturb option allows you to determine when you do not want to receive text alerts. Text alerts are stored until the Do-Not-Disturb time period is over and then the stored alerts are sent to your device(s).

You can discontinue the receipt of Alerts immediately by texting the word **STOP** in reply to a smsGuardian Alert. You may unsubscribe from this service entirely on the Website. Cardholders can also discontinue alerts by texting the word **STOP** to 27576.

*Message and Data Rates May Apply

smsGuardian Enrollment Guide

Click Here (https://www.cardguardian.com/CardGuardian/signon.do?fid=DC) to enroll and view the terms and conditions for the service. Enrollment expires after 1 Year, at which time you can again enroll for the service.

You will start receiving text alerts in approximately 24 hours after enrollment.

Enter your Pendleton Community Bank debit card number and click on **SUBMIT**.

*Note – enroll your debit card number anytime the number changes. Your debit card number will change if you request a new card, or if you receive a replacement card for a lost, stolen or compromised card.

Guardian Sign On Interface

Authentication Step 1 of 2

Please enter your card number below.

Card Number: 1111222233334444

Submit

Enter the last 4 digits of your SSN and enter the Zip Code of your deposit accounts linked to your debit card. Click **SUBMIT**.

Guardian Sign On Interface

Authentication Step 2 of 2

Card Number: 5511XXXXXXXX6972

To login, please verify the following information:

Primary Cardholder's Last 4 Digits of SSN: 1111   (If this is a business account, your tax id may be required.)

Postal Code: 26807

Submit

Review and Accept the Website Terms and Conditions of Use. You have to accept the terms of service to continue the enrollment process.

This privacy policy is effective as of July 16, 2013. Company reserves the right to modify the terms of this privacy policy at any time and in its sole discretion, by posting a change notice on this page. **YOUR CONTINUED USE OF THE WEBSITE FOLLOWING OUR POSTING OF A CHANGE NOTICE WILL CONSTITUTE BINDING ACCEPTANCE OF THOSE CHANGES.**

Do Not Accept   Accept Terms of Service

You now have access to two tabs on the website – *Devices and Preferences*.

Devices

Click the Devices tab to maintain the devices that can receive text alerts.

The first time you click **DEVICES**, you will be asked to create a new device. Enter the phone number of the mobile device and click on **SUBMIT**.

You can add up to 5 different mobile devices to receive text messages.

Devices Preferences

Devices Create Device

Messages:
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.

Create New Device

Guardian Alert Service

Messages per card usage and issuer settings. Message & Data Rates May Apply

To STOP services, reply to a Guardian Alert text with the word "STOP" to cancel all subscriptions to that mobile device for all enrolled cards; or unsubscribe via this website.

For HELP, reply to a Guardian Alert text with the word "HELP" to receive service information. You may also click on the "Service Usage Guide" link on this Website or call (888) 868-8611.

Services available only with participating carriers.
For a complete list of Terms and Conditions, please see the link below.

Phone Number: -
Subscription: TRANSACTION_ALERT
Expiration: December 10, 2014

Cancel Submit
Message and Data Rates May Apply

Whether you are using a computer or your mobile device to set up Guardian alerts, you will receive instructions to text a confirmation code from your mobile device to complete the setup process. If you are in an area that has no "text service" during the setup process, you will need to text the confirmation code from your mobile device once your phone is in an area with "text service". Otherwise, the setup process will be incomplete. After the confirmation code is texted as instructed, you will receive a confirmation message on your mobile device.

Devices	Preferences

Devices	Create Device

Verify Device

You have successfully submitted a new device: **(333) 4445555**.

You must verify this device before you can receive alerts.
Please send the following text to Guardian at 27576 to complete enrollment: **"START CXEBWR"**

You will receive a confirmation message upon the device enrollment.

Message and Data rates may apply.

[Continue]

Add new devices by using the **CREATE DEVICE** tab and delete or renew a mobile device by using the **DEVICES** tab.

Devices	Preferences

Devices	Create Device

Device List

Phone #	Subscription	Status	Expiration	Actions
(333) 4445555	TRANSACTION_ALERT	Unverified	December 10, 2014	Delete

Preferences

IMPORTANT: You have to configure Do-Not-Disturb if there is a certain time of the day or night you do NOT want to receive text alerts on your device!

Click this tab to setup Do-Not-Disturb.

Devices	Preferences

View Preferences	Edit Preferences

Messages:

You have no preferences set.

Edit Preferences

Time Zone   (GMT-12:00) Etc/GMT+12

Time Window   During this time window any possible alerts will be queued and will be sent to you only when the system determines it is outside the "Do Not Disturb" time window.

The time window should not be greater than 12 hours.
Do Not Disturb:

From: Hr. 1   Min. 00   ○ AM ○ PM
To: Hr. 1   Min. 00   ○ AM ○ PM

Setting a time zone and time window is optional.

[Remove Preferences] [Cancel] [Submit]

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Do-Not-Disturb allows you to setup time periods in which a text should NOT be received. Alerts are stored until the Do-Not-Disturb time period is over, and then the stored alerts are sent to the device.

The Do-Not-Disturb timeframe may not exceed 12 hours.

You set the time zone to correspond to your location. The system recognizes both Standard and Daylight Savings time in Alaskan, Eastern, Central, Mountain and Pacific Time zones. Hawaii is recognized by a single standard time zone. The system does not recognize international texting.

Set the starting and ending times in a 12 hour AM/PM standard time format. Press **SUBMIT**.

To cancel a Do-Not-Disturb window, click the **REMOVE PREFERCENCES** button.

Preferences can be viewed under the **VIEW PREFERENCE** tab.

To change preferences, click the **EDIT PREFERENCES** tab.

Text Alerts
All alert messages will contain:
- The bank's short name – PCBNK
- The last 4 digits of the debit card number
- Merchant name or ATM location
- Transaction amount
- Alphanumeric code that you will text if the transaction if fraudulent.
- Sample of a PCB alert ⟶
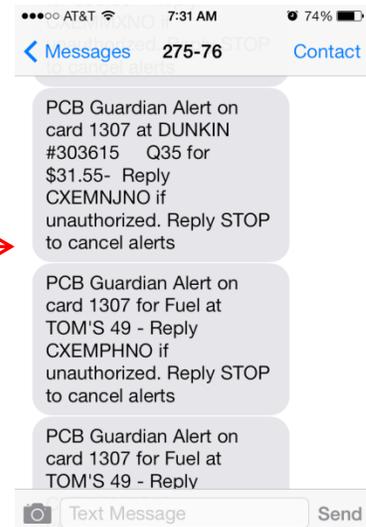
You will receive one text alert per transaction on each enrolled card.

To avoid confusion, you will not see the amount of fuel purchases at gas stations because 'pre-authorizations' amounts vary at gas stations. A pre-authorization is a temporary hold of a specific amount of the available balance on your debit card. It is NOT a charge. Pre-authorization amounts can be as little as a $1 or as high as $150 at gas stations. For fuel purchases using your debit card, YOU WILL RECEIVE 2 ALERTS (an alert for the pre-authorization and an alert for the actual charge, and the transaction amount will not display on either alert).

The mobile service providers Sprint, Nextel, Boost or Virgin require that we send a 30-day subscription reminder message to their customers participating in smsGuardian. The alert message will display as *"Reminder: You have subscribed to Guardian transaction alerts for Pendleton Community Bank. Message and data rates may apply. Reply HELP for help. Reply STOP to cancel."*

How to Respond for Fraudulent Transactions
- Each alert provides an Alpha-numeric code. If a transaction is fraudulent, reply to the alert by texting the code EXACTLY as it is listed in the alert.
- You have 12 hours to respond to an alert after it is sent. After 12 hours, the alert expires.
- If you text anything different than the alphanumeric code, such as 'yes this is fraud' or 'not my transaction', the system WILL NOT RECOGNIZE it and will ignore your response.
- You will receive a confirmation text message that the card is blocked.
- Contact your nearest Pendleton Community Bank financial center to order a new card.

Terms of Service / Service Usage Guide / Contact Us

Copyright (c) 2009, Terms of Service   Service Usage Guide   Contact Us

Terms of Service: Click this option to view the website service agreement.

Service Usage Guide: click this option for a summary of the service and how it works.

Contact Us: click this option to view how to contact the smsGuardian support team.

Renewing Your smsGuardian Service Annually
- Enrollment in the smsGuardian service is good for one year.
- Six days prior to the service expiring, a renewal text is sent to your mobile device.
- If you do not respond to the renewal message, the device is removed from smsGuardian upon expiration.
- You can renew the device for multiple years. For example, if you want to renew the device in the smsGuardian service for 5 years, click the renewal button 5 times.

- When you click RENEW, you have to send a message for each renewal. If you click the renewal button 5 times to renew for 5 years, you will have to reply to a short code 5 times.

Removing a Device from the smsGuardian Service
Reply **STOP** to an alert to cancel alerts on the mobile device being used.

Requesting Help Using the Service
If at any time you need help using this service, reply HELP to an alert message. You can also click on the 'Service Usage Guide' link on the smsGuardian website or call (888) 868-8611. You can also contact you nearest Pendleton Community Bank office with questions or to request help with the service.