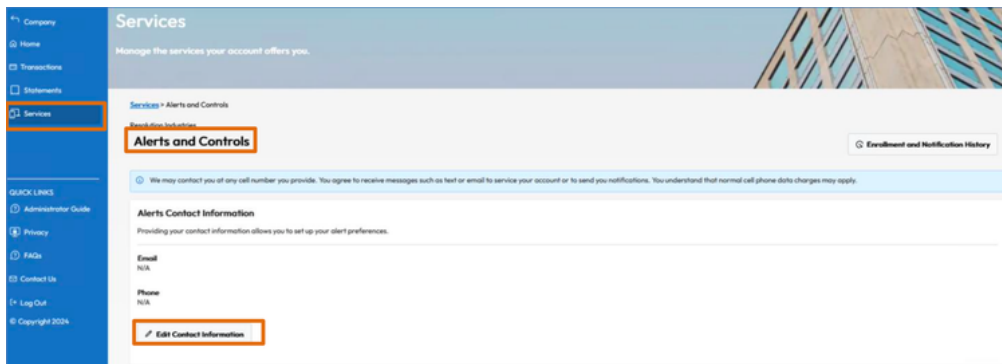




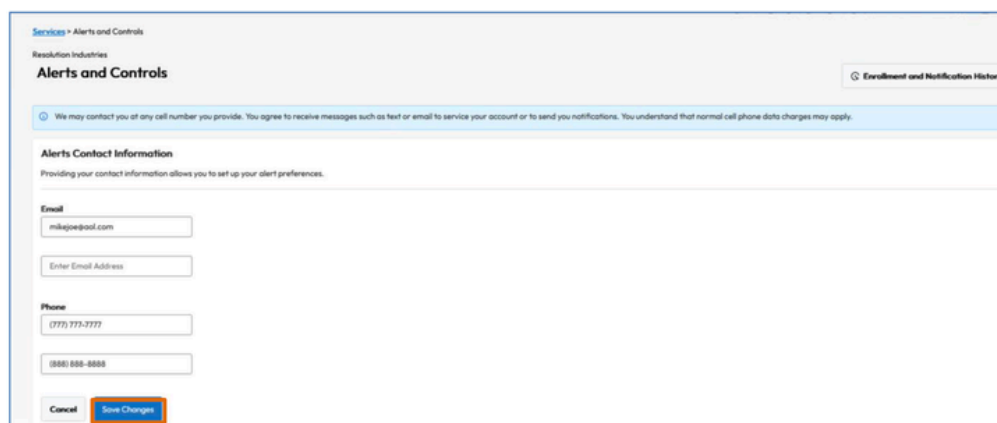
Cardholder Quick Reference Guide: 2-Way Fraud Alerts

In order to better protect cardholder transactions from attempted fraud, we are encouraging all cardholders to register for our 2-way fraud alert feature. This is a one-time registration process and can be completed in a few simple steps.

Click on the Alerts and Controls link to view and edit the cardholder's alert settings. To add or change an Email or Phone number associated with the cardholder's alerts, click on the Edit Contact Information button.



Enter email addresses and phone numbers then click the Save Changes button. The screen will show a successful update message and return to the cardholder's Alerts and Controls screen.



Scroll down the cardholder's Alerts and Controls screen to access the On/Off toggle for each alert. Click on the Edit button at the bottom of a selected alert category. First, toggle the Alert to On and then, under the SETTING column, enter values for the selected Alert (refer to example 1). Some alerts do not prompt for values (refer to example 2). Next, click on the TEXT number and the EMAIL address for the alert notifications. Click the Save Changes button.

Payment Alerts

SETTING	TEXT	EMAIL	ON/OFF
Before my payment is due <input type="button" value="Make a selection"/> <ul style="list-style-type: none"> On my due date 1 day before my due date 5 days before my due date 15 days before my due date 	<input checked="" type="checkbox"/> (212) 456-7890	<input type="checkbox"/> example@example.com	On <input checked="" type="checkbox"/>
When my payment posts			Off <input type="checkbox"/>
When my payment goes p			Off <input type="checkbox"/>

Spending Alerts

SETTING	TEXT	EMAIL	ON/OFF
When a charge is made online, by phone or by mail			Off <input type="checkbox"/>

Spending Alerts

SETTING	TEXT	EMAIL	ON/OFF
When a charge is made online, by phone or by mail	<input checked="" type="checkbox"/> (888) 888-8888 <input type="checkbox"/> (777) 777-7777	<input checked="" type="checkbox"/> mktg@exam.com	On <input checked="" type="checkbox"/>
When a charge is made that is at least \$50	<input type="checkbox"/> (888) 888-8888 <input checked="" type="checkbox"/> (777) 777-7777	<input type="checkbox"/> mktg@exam.com	On <input checked="" type="checkbox"/>
When a charge is made outside of the 50 United States	<input checked="" type="checkbox"/> (888) 888-8888 <input checked="" type="checkbox"/> (777) 777-7777	<input type="checkbox"/> mktg@exam.com	On <input checked="" type="checkbox"/>
When my credit card is declined			Off <input type="checkbox"/>

From the cardholder's Alerts and Controls landing screen, click the Enrollment and Notification History button.

Services > Alerts and Controls

Resolution Industries

Alerts and Controls

We may contact you at any call number you provide. You agree to receive messages such as text or email to service your account or to send you notifications. You understand that normal cell phone data charges may apply.

Alerts Contact Information
 Providing your contact information allows you to set up your alert preferences.

View, print, download, search and filter on the cardholder's enrollment and/or notification history. This screen allows the Program Administrator to select a date range and view when an alert was sent or when an alert was added and removed from the account. Sort on any column header by clicking the arrows icon.

Services > Alerts and Controls > Enrollment and Notification History

Resolution Industries

Enrollment and Notification History

History

DATE	NAME	CARD	ALERT/CONTROL	ACTION
10/29/2024 01:06:30 PM EDT	MKAVANAUGHTESTPA	4199	Temporarily block/un-block use of my card	Spend Control Un-Enrollment
10/29/2024 01:06:25 PM EDT	MKAVANAUGHTESTPA	4199	Temporarily block/un-block use of my card	Spend Control Enrollment

Rows per page: 10

Congratulations! You are now ready to receive your fraud text alerts.

Please respond immediately to the text alert when received in order to obtain authorization for your transaction.



Email Alert Example:

noreply@myapexcard.com

To: Customer Name

Wed 9/28/2022 4:07 PM

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

A recent transaction by CUSTOMER NAME in the amount of \$000.00 at MERCHANT NAME on your Machias Savings Bank credit card ending in XXXX was declined due to suspected fraud.

Please call us immediately at PHONE NUMBER to verify your transaction. Future purchases may be restricted until we hear back from you. If you have already contacted customer service, please disregard this message.

To make sure you receive your emails, please add noreply@MyApexCard.com to your safe senders list. To protect your privacy, messages from Machias Savings Bank will never ask you for any information through email that would uniquely identify you.

Thank you for your business.

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Please do not respond to this message. This email is generated automatically, and is not monitored for responses. If you have any questions about using this service please contact us at the telephone number located on your monthly statement or the back of your credit card. Pinnacle Bank issues your Machias Savings Bank Mastercard account pursuant to a license from Mastercard International.

Text Alert Example:

Did CUSTOMER NAME attempt \$4,200.42 at MERCHANT NAME on your Machias Savings Bank credit card ending in XXXX?
Reply Yes or No

Yes

Thank you for confirming the transaction. Since your purchase was unsuccessful, please retry your transaction. Your card is ready to use.

OR

Did CUSTOMER NAME attempt \$4,200.42 at MERCHANT NAME on your Machias Savings Bank credit card ending in XXXX?
Reply Yes or No

No

Thank you for responding. Please call customer service at [844-334-9555](tel:844-334-9555). Your card has been temporarily blocked.

