

## Frequently Asked Questions

### 1. What does SGB Fraud Alerts do for me?

We are continually monitoring transactions on your SGB debit card for potential fraud and when we identify a transaction that may be fraud, we will verify that transaction with you. In certain situations, we may block further use of your debit card until we receive confirmation from you that the transaction in question is legitimate. SGB Fraud Alerts establishes faster communication between us allowing SGB to verify your transaction more quickly.

### 2. How do I register to receive SGB Fraud Alerts?

No registration is required. You will automatically be enrolled to receive emails, texts, and/or automated phone calls. You can also enroll for mobile notifications via our SGB Fraud Alerts mobile app if you are an iPhone or Android mobile device user. Please verify your contact information by calling or visiting your local branch. We must have your current email address, primary phone number, and mobile phone number to ensure that we reach you promptly. A mobile number is required to receive alerts via text message or mobile app notification.

To opt-out of text alerts, follow these steps:

- Text STOP to 47334

To receive mobile app notifications:

- Search in the App store or Google Play store for “SGB Fraud Alerts”
- Download the SGB Fraud Alerts App
- Use your mobile telephone number to enroll to receive mobile app notifications

### 3. What makes a transaction appear unusual, generating SGB Fraud Alerts?

SGB Fraud Alerts encompasses multiple strategies driven by current fraud trends. We look at many variables when determining that a transaction is suspicious and potentially fraudulent (i.e. the dollar amount, the rate of transactions, merchant types and locations, etc.). We also monitor prior account usage patterns (i.e. geographical locations consistent with your other account transactions). In some cases, the characteristics of multiple transactions may raise suspicion and you may receive alerts for more than one debit card transaction. If you confirm that a transaction is unauthorized (fraudulent), your debit card will no longer be available for use as any further transactions will be blocked immediately in an effort to prevent any further monetary losses. Also, a bank representative will be in contact with you and a replacement card will be ordered.

### 4. What if the debit card transaction is fraudulent? Can I still use my debit card?

No. We will block your debit card immediately and send a replacement card to the address listed on your account. An SGB representative will contact you concerning the fraudulent activity that is on your account, and answer any questions you may have.

### 5. How long should it take to receive a text message (SMS) or mobile app notification?

Typically, alerts arrive within a few minutes, but timing may vary based on your mobile provider, and accessibility to a mobile network.

### 6. What if I don't have text messaging?

Text messaging is required to receive text messages from this service. If your mobile phone is able to send and receive text messages, but you do not currently subscribe to this service, you will need to contact your mobile provider to add text messaging to your mobile phone plan.

### **7. If I am traveling outside the U.S., can I receive text message alerts?**

Messages can only be sent via U.S. carriers. If a transaction is flagged as unusual, we will send a text but it may not be received while you are outside of the U.S. as it will depend on that carrier's coverage area. If you plan to travel abroad, please contact your local SGB branch prior to traveling. It is highly recommended that you not use your debit card in countries outside the U.S. Instead, you should use a credit card or pre-paid debit card when traveling in countries outside the U.S. However, should you have access to Wi-Fi while outside the U.S, you can receive alert notifications via the mobile app if you have opted to receive alert notifications via the mobile app.

### **8. What mobile carriers currently participate in this service?**

AT&T, Sprint, Nextel, Boost, Verizon Wireless, U.S. Cellular®, T-Mobile®, Cellular One Dobson, Cincinnati Bell, Alltel, Virgin Mobile USA, Cellular South, Unicef, Centennial and Ntelos . This list is subject to change without notice.

### **9. How much does it cost to use this service?**

SGB does not currently charge for this service. However, standard text message and data rates assessed by your mobile carrier may apply. Please check with your mobile carrier to ensure that you have text messaging on your monthly mobile phone plan.

### **10. Are the text commands case-sensitive?**

No. Commands can be sent as upper-case, lower-case or a mixture of both.

### **11. Can I add multiple phone numbers?**

No. Only one mobile phone number can be linked to a single debit card number.

### **12. If my mobile phone number changes, what do I need to do?**

Please contact your local SGB branch with your new mobile phone number. Also, you will need re-register your new mobile phone number in the mobile app. Your previous mobile number will no longer be enrolled when you take this action.

### **13. Why do I receive multiple messages with Pg1/2, Pg2/2?**

Text messages are unique in that some mobile phone carriers can only hold 160 characters per text. Some commands require multiple messages to return all of the necessary information. In some cases, you may receive these alerts out of order. Please be sure to wait and review all messages before responding.

### **14. Do I have to text personal information?**

No. We will never ask you to text us your account number, personal identification such as your Birth Date or Social Security Number, or other personal information such as your mother's maiden name or address. If you ever receive a text message asking for your account numbers or other personal information, please do not respond and contact your local SGB branch.

### **15. How do I unsubscribe from text message alert delivery or mobile app notification delivery?**

Text STOP to 47334 or reply STOP to any SGB Fraud Alert message that you receive. This will cancel any further alerts to your mobile number. You will receive an opt-out confirmation. Your primary phone number will still be called and an email will be sent regarding possible fraudulent activity. Unregister in the mobile app to unsubscribe from mobile app notifications.

**16. Why was my transaction amount in my alert greater than my actual purchase amount?**

Some merchants pre-authorize transactions before the purchase is actually made. This is very common with pay-at-the-pump gas transactions and restaurants. In these instances, your fraud alert reporting the pre-authorization amount designated by the merchant instead of the actual transaction amount.

**17. What if my debit card had fraud?**

If you confirm that your debit card has had an unauthorized (fraudulent) transaction, the card will be blocked and no longer available for use and a new card will be ordered. When you receive your new card, you will automatically be registered with the newly issued account number to continue receiving text messages about potential fraudulent activity. Also, an SGB representative will contact you regarding the fraudulent activity. You will also automatically be registered with the newly issued account number to continue receiving mobile app notifications if you were previously enrolled for those types of alerts.

**18. Why was I not enrolled in text delivery of alerts?**

Southwest Georgia Bank must have your correct contact information in your customer file in order for you to receive alerts via telephone, email, text message delivery, and/or mobile app notifications. Please ensure that the mobile phone number we have on your account is correct. Otherwise, you will not receive text message alerts.

**19. How can I quickly identify/recognize a phone call or text alert from SGB Fraud Alerts?**

Add SGB Fraud Alerts to the contact list in your mobile device so you can easily recognize when you are receiving a call or text alert. Contact information is as follows: 1-800-228-7839 for automated phone calls and 47334 for text alerts.

**20. Once I download the mobile app, will text messaging automatically turn off?**

Yes, SMS messages are stopped when the mobile app is installed and you register through the app. They are resumed if you un-install the app.

**21. Can I control when my debit card can be used and when it can't?**

Yes. Using the SGB Fraud Alert mobile app, you are granted Card Control. Card Control allows you to deactivate your debit card when you are not using it and reactivate it when you need to use it.

\*Standard data fees from your mobile provider may apply.