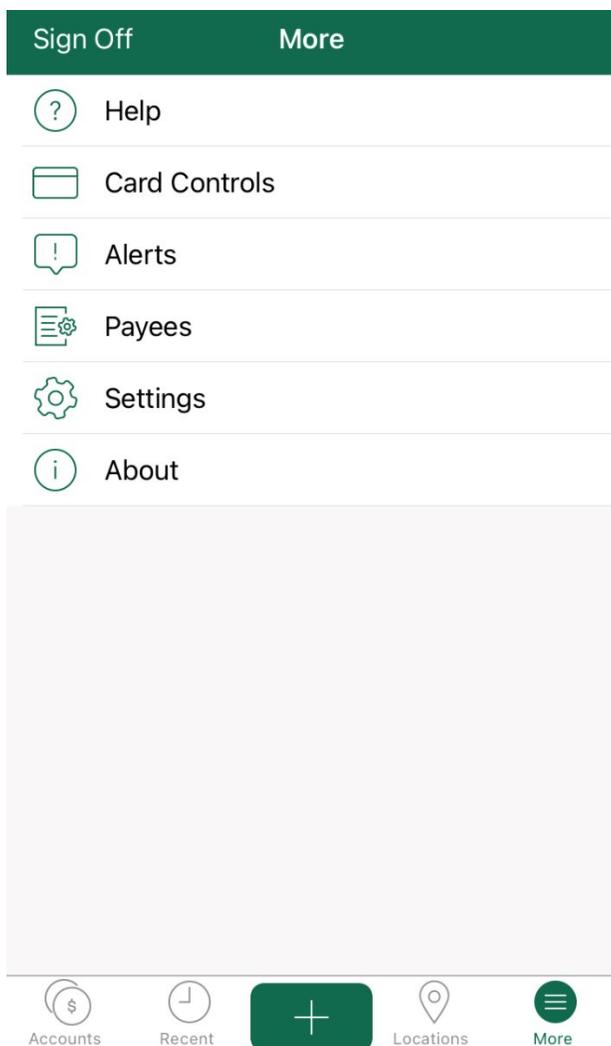
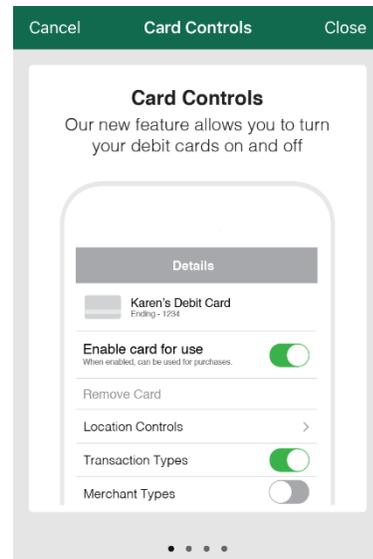


## User Guide

### What are Card Controls?

Card Controls and Alerts allows you to control eligible debit cards from your TB&T mobile app. You can activate or deactivate cards, restrict card usage to specific types of merchants and/or transaction types, establish threshold amounts and allow cards to only be used in specific geographical regions.



### How do I access the Card Controls feature?

Card Controls and Alerts are available directly in your TB&T mobile app. To access Card Controls and Alerts, log-in to your mobile app and select the “More” Menu. You can then view your available debit cards for Card Controls and Alerts.

### How long does it take for a Card Controls or Alerts setting to take effect?

Card Controls and Alerts settings take effect immediately after you save your preferences.

### Is this Feature available for Credit Cards?

No, the Card Controls feature is only available for TB&T Debit Cards.

### Is there a fee to use Card Control?

No. This feature is available for our TB&T Online Banking & Mobile Banking app users. Please note that your mobile carrier’s data fees may apply.



# CardControls

## ***How do I use Card Controls to temporarily disable my debit card?***

The **Enable card for use** toggle allows you to instantly turn your debit card on and off. To enable your card for transactions, slide the toggle to **Green**.

Sliding the toggle to **Gray** instantly disables your debit card.

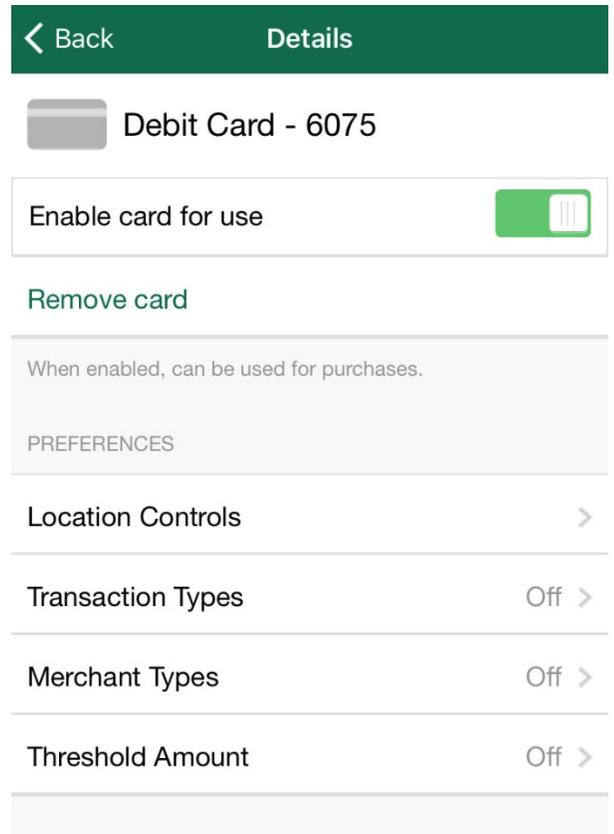
**Note:** *If your card is lost or stolen, make sure to call the bank to close the card and order a replacement card.*

## ***Will all transactions be declined if I disable my debit card?***

All transactions will be declined with the exception of recurring payments.

## ***If I disable my debit card are my ACH drafts or direct deposits affected?***

No, Card Controls only controls your individual debit card and does not affect your checking account. Your checks, automatic drafts and direct deposits will still process as usual.



**If your card is lost, stolen or compromised, please contact our Customer Service Department during normal banking hours  
334.807.5110  
toll free at 888.258.8769  
after hours at 800.500.1044**

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Keep in mind, Card Controls will not override any limits or controls set by TB&T.

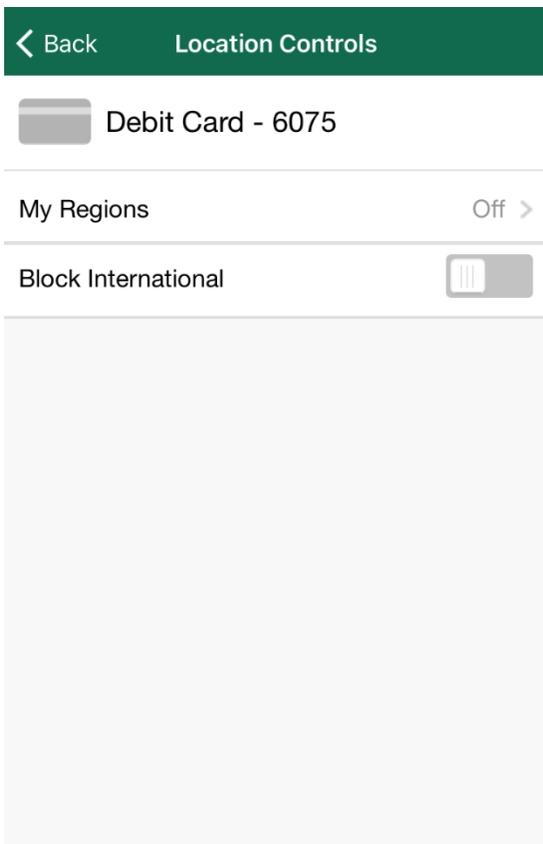
Debit card transactions may still be declined for other reasons, such as Insufficient Funds (NSF) or for transactions exceeding the daily transaction limits.

## ***What should I do if I plan to use my debit card while traveling?***

Please call us at **888.258.8769** before your trip and provide us with your travel destination and travel start/end dates. You can also use Online Banking to request a travel by selecting *Self Service > Contact Us > New Message*.

## ***How do I request a temporary limit increase for my debit card?***

Please call us at **888.258.8769** to request a temporary transaction limit increase.



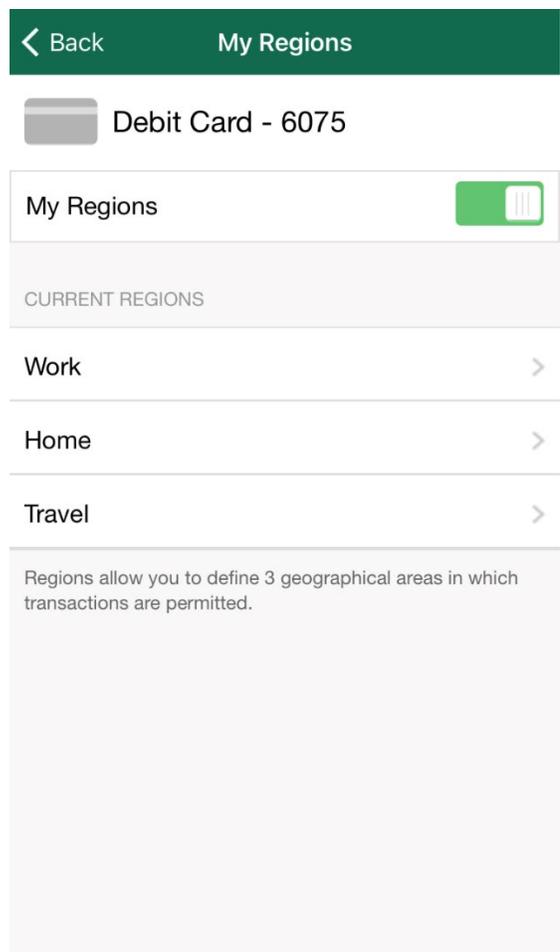
## What are Location Controls?

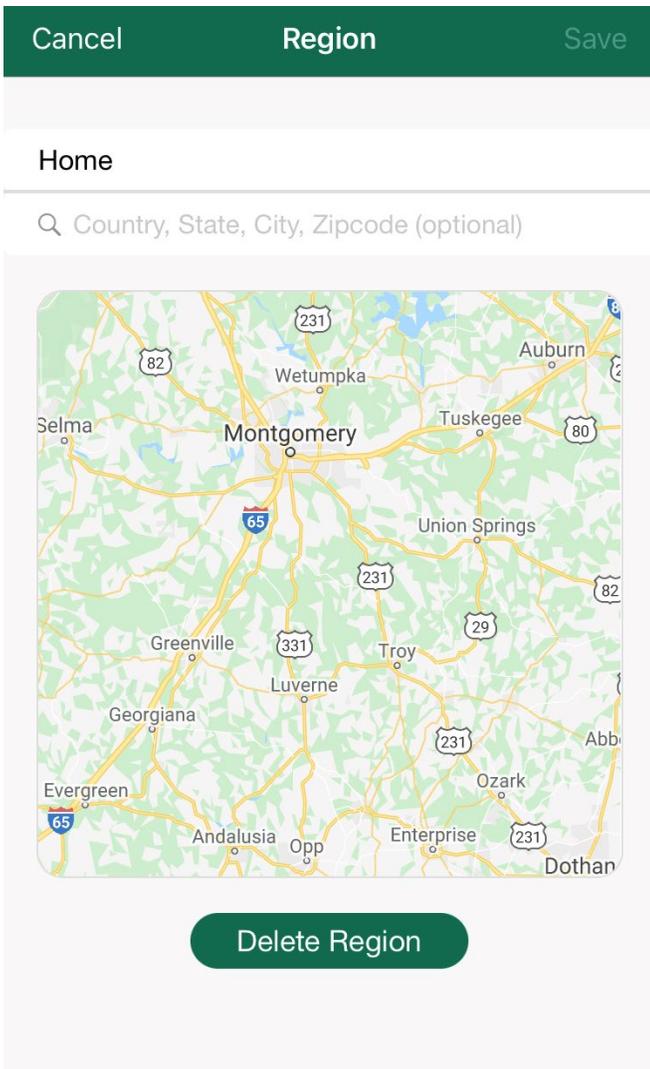
**Location Controls** allows you to control where your debit card can be used in two ways.

- 1) You can restrict your card to domestic only transactions by blocking international transactions. The Block International control helps limit debit card fraud by rejecting transactions from merchants outside of the United States.
- 2) Location Controls also allows you to set Region Controls. Blocking international transactions will disable all set regions.

## What are Region Controls?

**My Regions** allows you to assign each eligible card to a geographical area. When a point-of-sale transaction is initiated, we compare the merchant's location with your defined regions. Your device does not have to be physically within a defined region for the transaction to be approved. If the transaction occurs outside of your region(s), it is denied. Region Controls allows you to define three (3) geographical areas in which transactions are permitted.





### ***How do I create a region?***

Create a region by zooming in and out on the map or by entering search criteria. Although the visible area on your map is square, the region is contained within a circle. The areas within the corners of your map are included as part of the region.

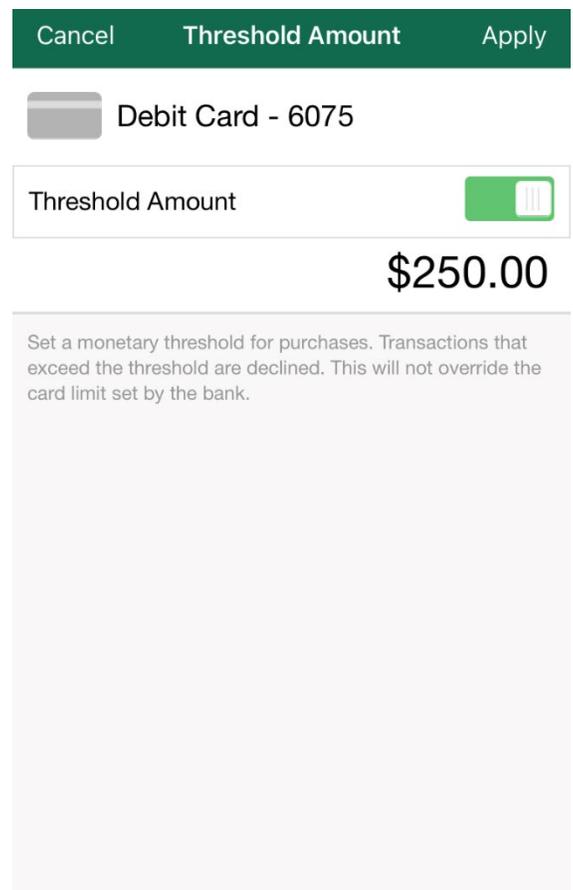
### ***Can I use My Location, My Region and International at the same time?***

Where My Locations and My Region work independently or together neither can be used in conjunction with International.

### ***What is a Threshold Amount?***

A **Threshold Amount** is the maximum dollar amount for a point-of-sale transaction. If a transaction exceeds your defined amount, the transaction is declined.

Keep in mind, a transaction may still be declined if it exceeds the daily transaction limit.



## How are Merchant Types Used?

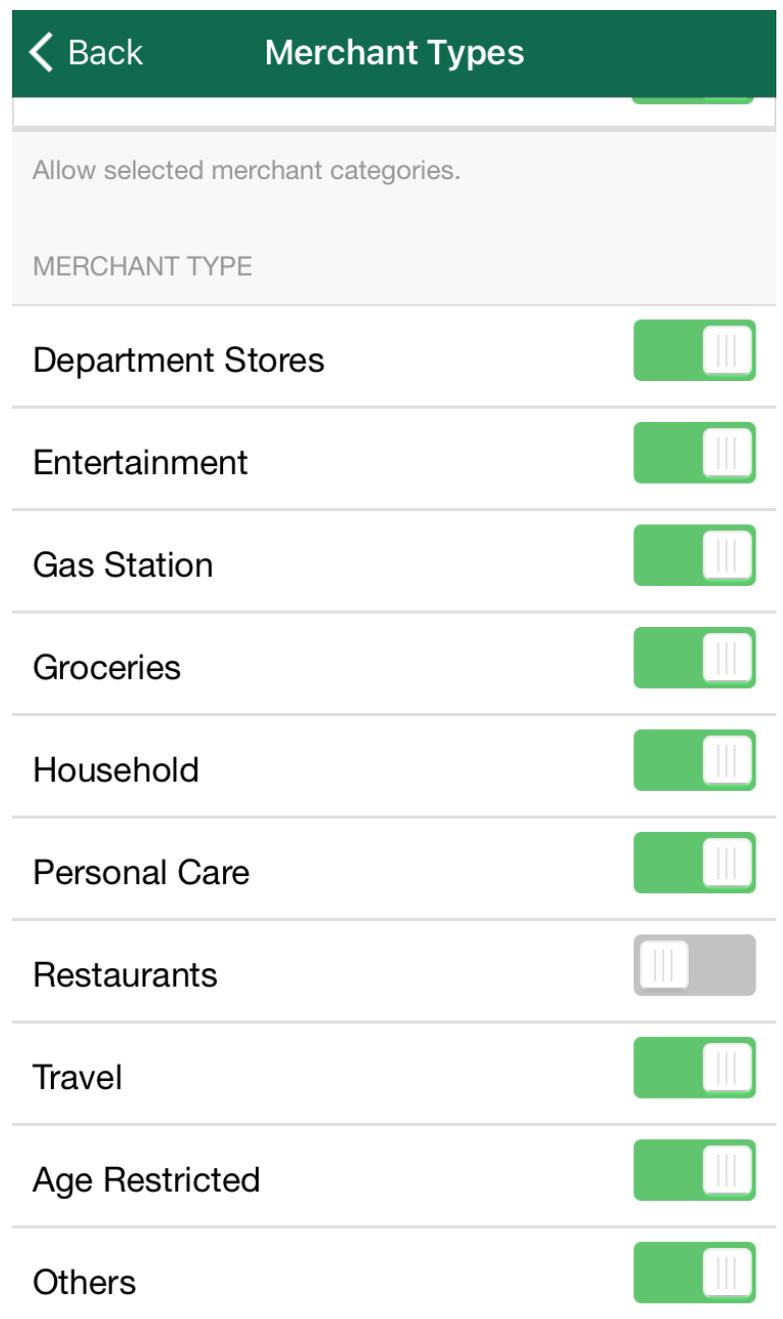
Use the **Merchant Types** control to permit or restrict your debit card from being used with specific categories of merchants, such as restaurants and department stores.

To enable Merchant Type Controls, slide the **Enable Merchant Types** toggle to **Green**. A list of available **Merchant Types** will appear.

To enable transactions from a specific Merchant Type, slide the corresponding toggle to **Green**. When the toggle is set to **Green**, card transactions for this Merchant Type will be approved.

To disable transactions from a specific Merchant Type, slide the corresponding toggle to **Gray**. When the toggle is set to **Gray**, card transactions for this Merchant Type will be declined.

In this example, card transactions from merchants in the **Restaurants** category would be declined because the toggle is set to **Gray**.



## What types of merchants are included in each Merchant Type Category?

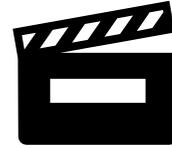
Please reference the following page for a helpful list of example merchants in each category. If a specific merchant type is not listed or cannot be determined, it will fall into the **“Others”** category.

## Card Control Merchant Type Examples



### Department Store

Clothing and accessories, office supplies, florists, automobile dealers, home improvement services and equipment, art and sports supplies and direct marketing



### Entertainment

Amusements parks, movie theaters, bookstores, music, games, digital entertainment, sports arenas, golf courses, athletic events, aquariums, video rentals and dance halls



### Gas Station

Fuel pumps, service stations and warehouse club gas



### Grocery

Supermarkets, bakeries, butchers, candy stores and other confectionaries, dairy products, specialty food markets and convenience stores



### Household

Utility services contracted services, business services, shipping services, home improvement services, appliance stores, money transmitters, savings bonds



### Personal Care

Drug stores, pharmacies, health professional services, doctor's offices, medial services and labs, ambulance services, legal services and attorneys



### Restaurant

Restaurants, diners, fast-food restaurants, food trucks and caterers



### Travel

Airlines, car rental, hotels, motels, bed and breakfasts, resorts, timeshares, toll and bridge fees, taxis, rideshares, parking lots and garages



### Age Restricted

Liquor and tobacco stores, casinos, betting, bars, taverns, night clubs, dating services, lottery and gambling



### Others

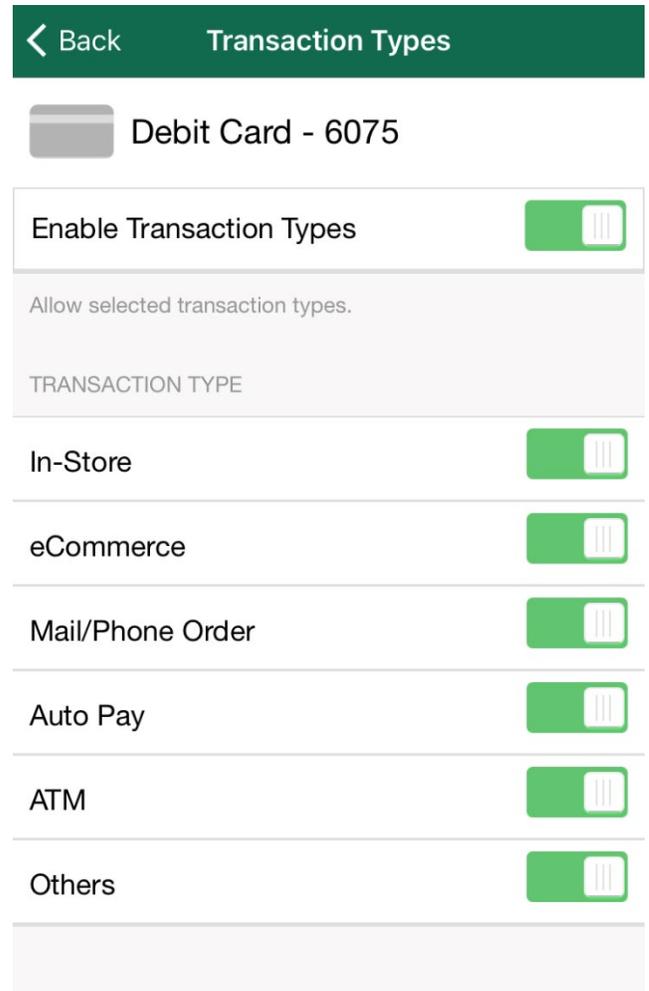
Other cases where the merchant type is not identified are grouped in the Other category. Merchants falling into the Other category is rare but is defined by the merchant's POS setup.

## How are Transaction Types Used?

Use **Transaction Types** to control which types of transactions are permitted. For example, if you do not regularly shop online or through catalogs, you can disable eCommerce and Mail/Phone Order transactions until needed.

To enable transactions from a Transaction Type, slide the toggle to **Green**. When the toggle is set to **Green**, card transactions for this Transaction Type will be approved.

To disable transactions from a Transaction Type, slide the toggle to **Gray**. When the toggle is set to **Gray**, card transactions for this Transaction Type will be declined.



## *If I have my debit card disabled in Card Controls will my recurring or automatic transactions go through?*

Yes. Recurring transactions (**Auto Pay**) will still be approved while your card is DISABLED. This ensures any automatic payments you have scheduled will not be interrupted while you have your card temporarily disabled.

To restrict recurring or automatic transactions, you must disable **Auto Pay** in the **Transaction Types** menu.

## *What types of merchants are included in each Transaction Type Category?*

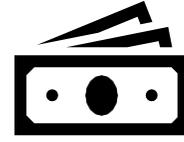
Please reference the following page for a helpful list of example transactions for each category. Although rare, if a specific transaction type is not listed or cannot be determined, it will fall into the “**Other**” category.

## Card Control Transaction Type Examples



### In-store

Departments stores, pharmacies and other card purchases made by the cardholder.



### ATM

Cash dispensers, cash kiosks and ATMs from which cardholders can withdraw cash.



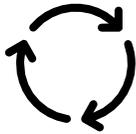
### Mail/Phone Order

Catalog shopping, travel agent payments and other card purchases paid for via telephone, fax, mail or Internet.



### Online

Online bill payment, online shopping and other card purchases paid for via Internet.



### Auto Pay

Automated bill payment, monthly subscriptions and other card purchases for which payment is scheduled on a predetermined date.



### Other

Cases where transaction types cannot be identified will fall under this category.

To restrict recurring or automatic transactions, you must first disable Auto Pay in the Transaction Types menu before disabling the card.

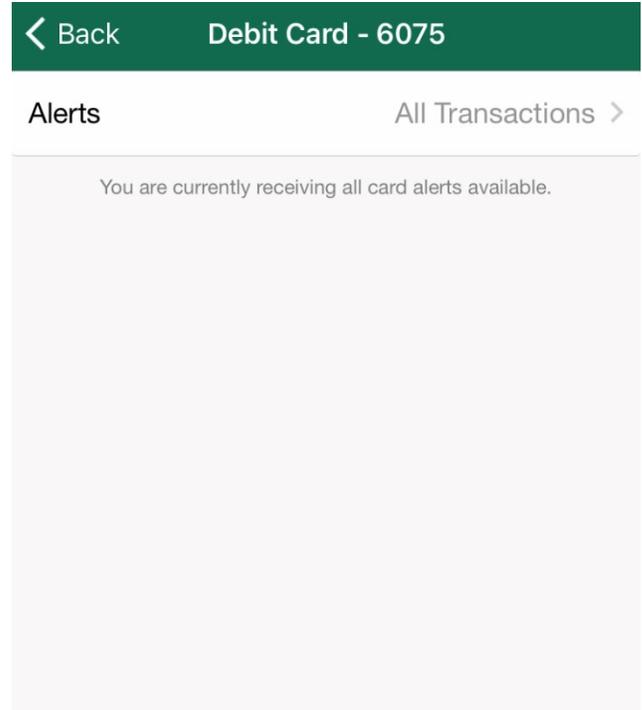
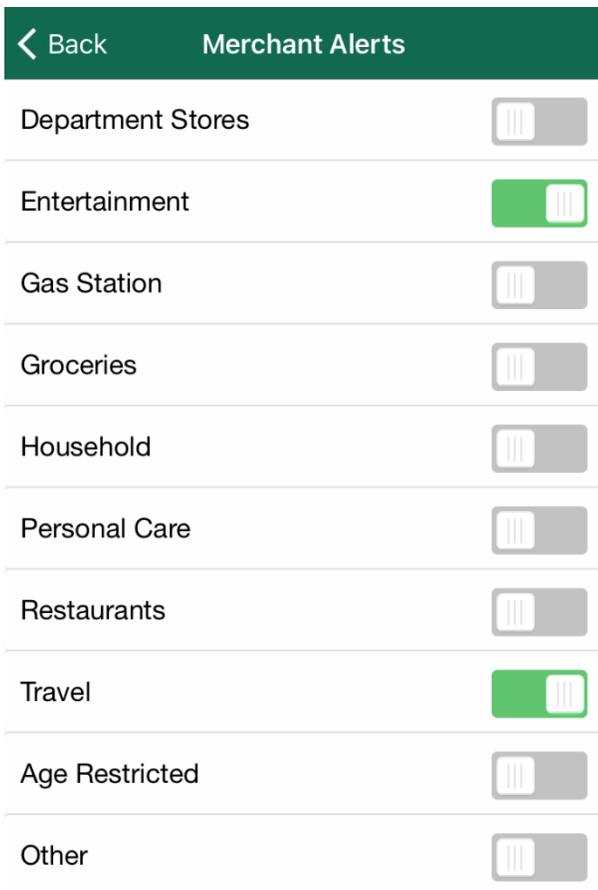


# CardControls

## TB&T Card Alerts *Frequently Asked Questions*

### **What are Card Alerts?**

Card alerts allow you to customize the alerts on your mobile device from cards enrolled in Card Controls. You can activate or deactivate card alerts, set card alerts for specific types of merchants and/or transaction types and select a threshold transaction amount for receiving a card alert.



### **How are Merchant Types Alerts Used?**

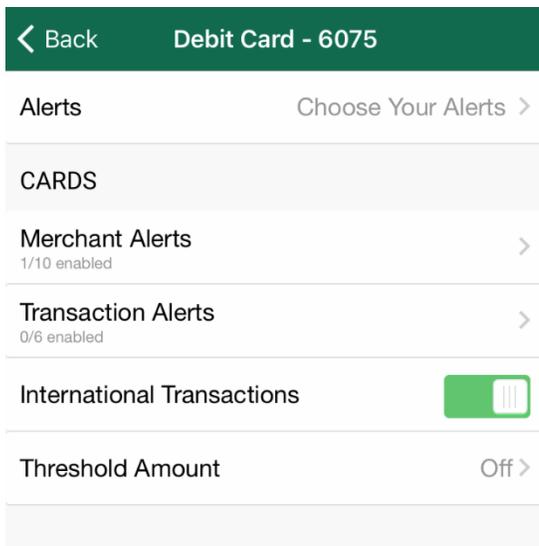
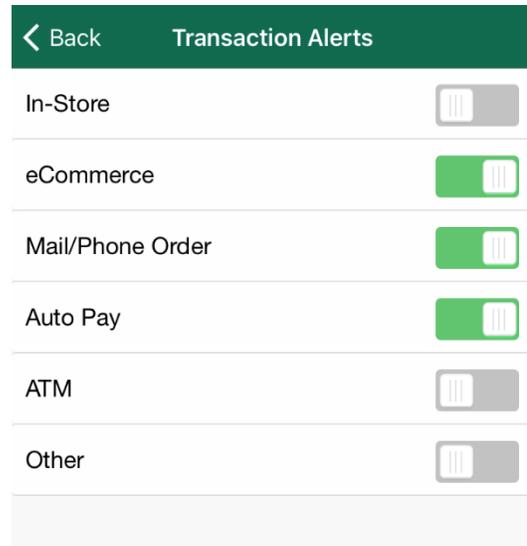
Use **Merchant Alerts** to receive an alert whenever the enrolled card is used with specific categories of merchants, such as restaurants and department stores. For example, you can disable the merchant type alerts for groceries and fuel for everyday purchases but enable alerts for entertainment and travel.

Refer to the **Card Control Merchant Type Examples** list for more information on types of merchants included in each category.

To receive an alert for a specific Merchant Type, slide the corresponding toggle to **Green**.

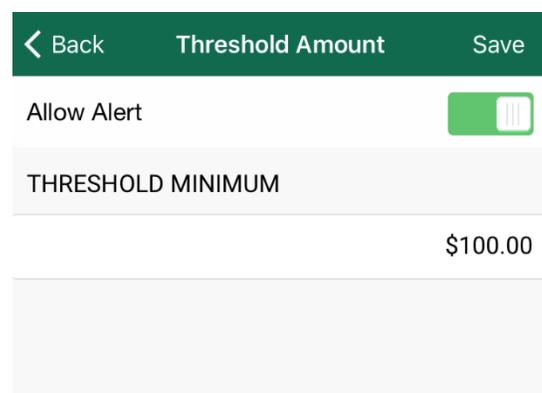
## How are Transaction Types Alerts Used?

Use **Transaction Alerts** to control which types of transactions trigger an alert. For example, if you do not often make online purchases, you could enable eCommerce to receive an alert when an enrolled card is used in an online transaction.



## What is a Threshold Amount Alert?

A **Threshold Amount** alert is the dollar amount that, if exceeded, will trigger an alert. If a transaction exceeds your defined amount, an alert will be delivered to your mobile device.



## What is the International Alert?

The **International Transaction** alert is similar to the transaction type alerts, but it is a category of its own. It can be set to on or off. If International Transaction alerts are enabled, an alert will be delivered any time the card is used in a transaction outside of the registered country.