

Exciting News! Coming in July, Avidia Bank will provide added security and peace of mind with the inclusion of email and text alerts to your credit cards and debit cards. The following Q&A should address some of your initial questions.

Q. Is this a 24 hour service?

- A. Emails will be sent 24 hours. Calls will be sent from 8:00 a.m. to 9:00 p.m. in the cardholder's time zone. Alerts generated overnight result in an email only until calling and texting hours are available.

Texts* will be sent from 7:00 a.m. to 10:00 p.m. in the cardholder's time zone. Texts and voice calls pending from the night before will be triggered the following morning at the applicable time noted above. Agents are available 24/7.

Q. What triggers these alerts?

- A. Transactions that we have identified as potential fraud trigger the alerts.

Q. How do customers enroll?

- A. A. We have already included you in this enhanced alert program as part of our fraud protection services.

Q. How can I stop text messages if I don't want to receive them any longer?

- A. All you need to do is respond to the SMS text alert with the word "STOP".

Q. If I receive an alert, does that automatically block my account from further purchases?

- A. The majority of suspected fraud accounts will be blocked, just as they are today. However, some lower risk items may not be declined.

Q. If I respond back that the transaction(s) are valid, will you automatically unblock my account?

- A. Yes, though please keep in mind that it could take 5 – 10 minutes for a block to be removed in some situations.

Q. Can I establish preferences through my mobile app?

A. Communicated alerts are not configured through a mobile app, but rather through our fraud systems. The standard order of engagement is:

- 1) Text 2) Call 3) Email

Q. As a Business with multiple debit cards, will each cardholder get notified if there is suspected fraud on his/her card?

A. In order for each to receive an alert, we would need to have current cell number and email address on file for each cardholder. To determine status of cell and email information on file, please call your personal banker or 800.508.2265. For businesses, please call 978.567.3552.

Q. Can the alerts be sent to customers travelling internationally?

A. We are unable to send text or phone calls internationally, but please make sure your email address is current as we can always email you 24 hours a day, 7 days a week.

Q. What source generates the phone calls and e-mails?

A. The current FIS Fraud telephone number generates the voice calls. FIS SecurLOCK triggers the email and text alerts. "Avidia Bank" will be referenced in the "from" line in the alert. ***Below is an example of a text alert* and email alert:***

SecurLOCK Communicate

SMS Samples

SMS Alert

FreeMsg: (Financial Institution Name) Fraud Dept: Suspicious txn on acct 1111: \$201.99 WALMART. If authorized reply YES, otherwise reply NO. To Opt Out reply STOP.

SMS Response to "YES"

FreeMsg: (Financial Institution Name) Fraud Dept: Thank you for confirming this activity. Your account is safe for continued use. To Opt Out reply STOP.

SMS Response to "NO"

FreeMsg: (Financial Institution Name) Fraud Dept: Thank you. We will call you or you can call us anytime at 800-369-4887. To Opt Out reply STOP.

SMS Response to "HELP"

FreeMsg: (Financial Institution Name) Fraud Dept: received your msg. It is important we talk to you. Please call 800-369-4887 ASAP. To Opt Out reply STOP.

From: FraudServiceCenter@FinancialInstitutionName.com
Subject: URGENT: Your Card Has Been Suspended Due To Recent Account Activity

Your Credit Card Ending in 1113

Dear (Cardholder's Name):

As part of our commitment to protecting the security of your account, we continuously monitor for possible fraudulent activity. We need to verify that you, or someone authorized to use your account, attempted the following transaction(s) on your account ending in 1113:

Merchant	Amount	Date	Time	Location
TRIGGER	\$440.01	04/01/2016	08:01 AM	MILWAUKEE, WI
WALMART	\$504.95	04/01/2016	10:02 AM	MILWAUKEE, WI
WALMART	\$104.95	04/01/2016	09:31 AM	MILWAUKEE, WI
WALMART	\$54.95	04/01/2016	09:01 AM	MILWAUKEE, WI
WALMART	\$304.95	04/01/2016	08:01 AM	MILWAUKEE, WI

If the dollar amount is not identical to what is shown on a transaction receipt, this may be due to a pre-authorization which has not yet posted to your account.

The merchant location for internet transactions may be different than you expect as they are often cleared through a centralized billing location.

If you have already spoken with us about these transactions, then no further action is required.

Please click on one of the two statements below that best represents the transactions above:

[All Transaction\(s\) Authorized](#)

[One or More Transaction\(s\) NOT Authorized](#)

NOTE:

Your satisfaction is very important to us and we appreciate your prompt attention to this matter. If you have any questions about the content of this email, please don't hesitate to contact us at 800-369-4887 from the U.S. and Canada. If you prefer, use the phone number on the back of your card. Internationally, you can reach us collect at 727-227-2447 and we will accept the international collect call charges. For your convenience, we are available to take your call 24 hours a day, 7 days a week.

Thank you for being a valued customer.

Sincerely,

(Financial Institution Name) Fraud Service Center

Please do not respond to this email, this mailbox is not monitored. It is only used for sending Fraud Alert Email notifications.

***Standard SMS/text and data rates may apply.** U.S. consumers who have service through AT&T, Verizon, Sprint, and T-Mobile will not be charged message or data rates for our fraud alerts.