



HOME OF SANTA MARIA STYLE BANKING®

RE: Debit Card SMS Text/Voice/Email Fraud Alerts, also known as, **SecurLOCK Communicate**

Dear Valued Customer,

We are always looking for new and faster ways to stop fraud and with our enhanced fraud alerts messages, we can do just that. SecurLOCK Communicate monitors your debit card usage for fraud. We can quickly text you when we see something suspicious. If you receive a fraud alert message, simply respond whether the transaction was yours or not. If you miss our text, don't worry, we will also try to send you an email and/or call you.

We will only utilize the phone numbers and email address that we have on file for you. It is important that you provide us with your updated information. The success of fraud prevention depends on the cardholder verification process. All alerts are sent in the cardholder's time zone. Text messages will be sent from 7:00 a.m. to 10:00 p.m. Voice Calls will be sent from 8:00 a.m. to 9:00 p.m. Alerts generated outside of these hours trigger an email only until your calling and texting hours are available. Agents are available 24/7.

Please read the FAQs below for more valuable information. If you have any questions, we are here to help. Feel free to stop by one of our branches, send us a secure message through Online Banking, or give us a call at (805) 922-2900.

SecurLOCK Communicate Cardholder FAQs:

**Q. What is SecurLOCK Communicate?**

**A.** It is a fraud alerting system that protects cardholders by immediately alerting them of potential debit card fraud via SMS Text/Email/Voice.

**Q. What triggers these alerts?**

**A.** Alerts are triggered by transactions that we have identified as potential fraud.

**Q. How do customers enroll?**

**A.** You are automatically enrolled in the service as part of our fraud protection measures.

**Q. How will I be contacted? Can I choose which alerting method I prefer?**

**A.** Due to the Telephone Consumer Protection Act (TCPA), we are required to have a maximum of 3 contact attempts in a 3-day period for any fraud-related event. The alerts are not configurable. The standard order of communication is outlined below:

1. Text – All numbers on record that are identified as a mobile phone will be utilized and all three attempts will be done in this order: Mobile, Home, and Work (where applicable).
2. Email - If the texts are not successful, an email is sent to your address on file. The email will request that you confirm the validity of the transactions.
3. Voice Call - If we do not receive a response to the text(s) or email, we will send an automated voice call asking you to confirm the validity of the transactions. If you select “Not Recognized,” the call is transferred to an agent to confirm the fraudulent transaction(s).

**Q. What if my “yes” or “no” text response has a typo?**

**A.** The system will accept many common typo variations of the “yes” or “no” text message response. If the system cannot understand what was typed, it will generate a message to call a representative for help.

**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. If a transaction is declined due to suspected fraud, but I validate that I did make the purchase, can I try to complete the purchase again?**

**A.** Once the alert is updated in our fraud system, you can attempt the transaction again, usually within 5-10 minutes of the initial call/text/email to validate activity.

**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 back to the SMS text alert with the word STOP. 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. We absorb that cost for you!

**Q. Is there a difference for consumers and businesses cardholders?**

**A.** No.

**Q. Will the product work for customers residing in Canada?**

**A.** For Canadian consumers, both text and email alerts are available.

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

**A.** We are unable to send text messages or phone calls to international phone numbers and it is possible that U.S. phone numbers will not receive text messages or phone calls when traveling internationally. Please make sure your email address is current, as we can always email you 24 hours a day, 7 days a week.