

Citizens Bank of Newburg

GUARDIAN – Mobile Text Alerts

Citizens Bank of Newburg now offers real time fraud alerts for your Citizens Bank debit cards. With Citizens Bank's Guardian, fraudulent activity can be recognized and stopped right away, which significantly reduces the likelihood that subsequent unauthorized transactions will occur. The service is free* and enrollment is easy.

Here is how the service works:

- A text message will be sent to your mobile device when certain high risk transactions occur on your debit card.
- If you **do not** recognize a transaction, simply follow the instructions in the text message and we will block all future transactions on your debit card to prevent any more fraudulent transactions. A new debit card will need to be ordered in this situation, so please call one of our convenient Citizens Bank locations.
- If you recognize the transaction(s), you don't need to do anything. Your card will remain available for use.
- You have two ways to discontinue this fraud alert service. Text the word "STOP" (without quotes) in reply to a Guardian Alert or you may unsubscribe from this service by giving us a call.
- The number of alerts you receive will be based on your card usage.
- If you need help regarding the use of this service, you may reply to an Alert message with the word "HELP".

What you need to enroll:

- A Citizens Bank of Newburg debit card.
- A mobile phone/device capable of sending and receiving text messages.

Your card will only be blocked if you verify that the transaction is fraudulent. Please call Citizens Bank of Newburg to verify the fraudulent transaction and order a new debit card.

*Message and Data Rates May Apply.