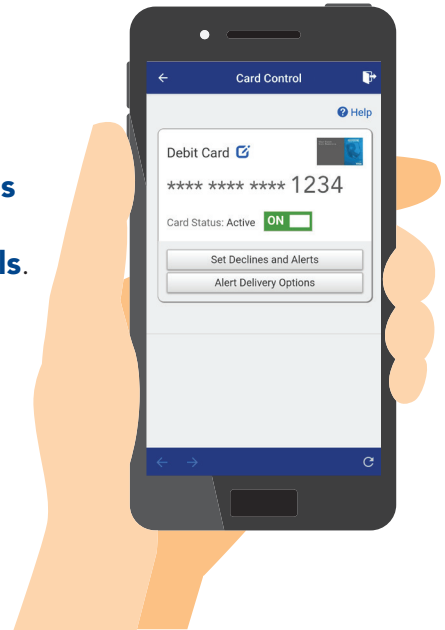


Card Controls User Guide

Getting Started

- Log into Redstone's online banking or mobile banking app with your **Username and Password**.
- In the Mobile Banking App select **Debit Cards** or **Credit Cards** from the **More** screen, then click **Controls**. In Online Banking go to the **Debit Cards** or **Credit Cards** tab and select **Controls**. Review and accept the **Terms and Conditions**.
- Changing your card status from **On** to **Off** will block all transactions except for recurring payments.
- If you have more than one card on your account, you can give each card a nickname for easy identification. Click the **edit symbol** next to the words **Debit Card** or **Credit Card** to edit the card name.



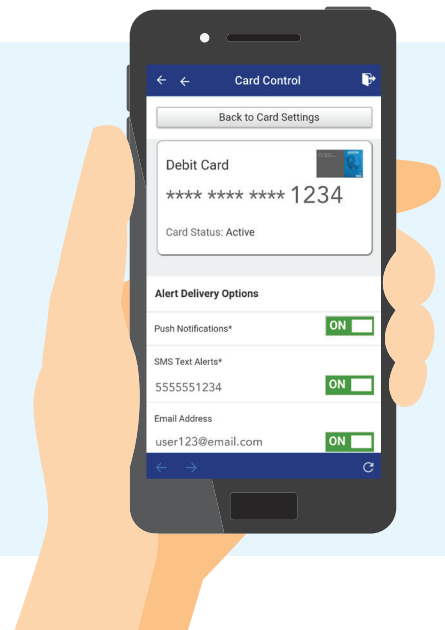
NOTE: Debit Card Joint Owners and Credit Card Coborrowers will use their own online banking account to view their cards. Credit cards only allow one set of controls, however each borrower may set individual alerts.

Alert Delivery Options

- Tap on **Alert Delivery Options** to update your phone number, email and push notification preferences.

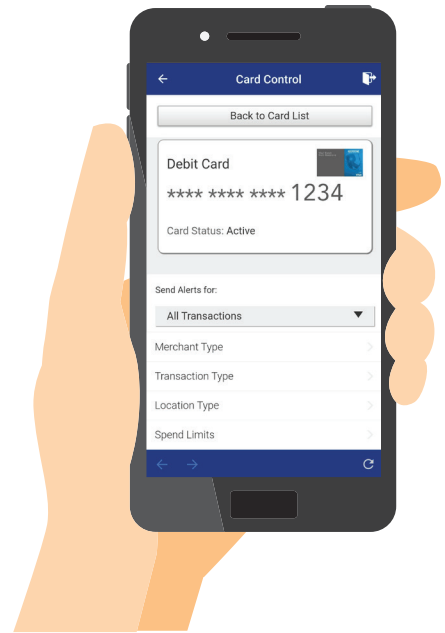
*Note: your phone number and email address must be configured in Online Banking in **Alerts and Notifications** under **Tools**. In the Mobile Banking App you may update by selecting **Alert Delivery Options** then **Manage Destinations** inside **Card Controls**.*

- Click **Back to Card Settings** to return to main screen.

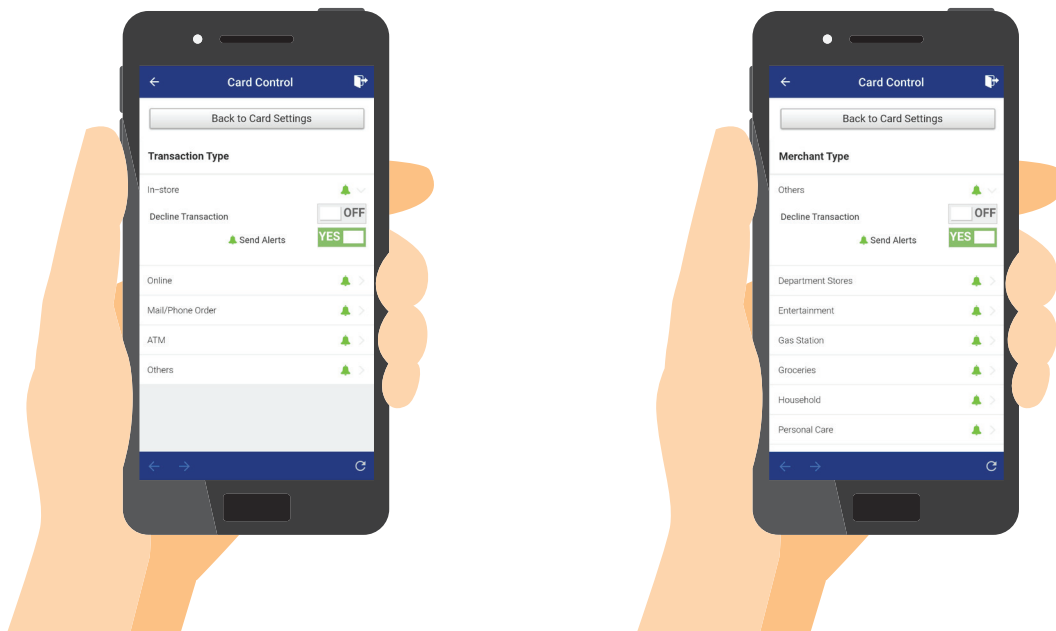


Decline & Alert Options

- Tap on **Set Declines and Alerts** to configure your decline and alert preferences.
- Tap **Send Alerts for** to choose one of the three alert options:
 - **All Transactions** to automatically set all transactions to send alerts.
 - **Blocked Transactions Only** will only send alerts when a transaction is blocked.
 - **Preferred Transactions** if you only want to receive alerts for specific transactions.
- You can set declines and alerts based on: **Merchant Type**, **Transaction Type**, **Location Type**, and **Spend Limits**.

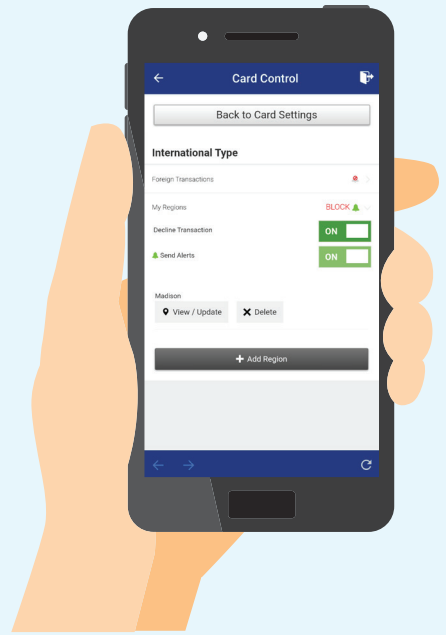


- To decline transactions based on merchant type or transaction type, move the **Decline Transaction** button from **Off** to **On** (it should turn green).
- If you have selected **Preferred Transactions** for your alert preferences, then you can receive alerts based on merchant type or transaction type by moving the **Send Alerts** button from **No** to **Yes** (it should turn green).



Locations

- Tap on **Location Type** to configure your preferences for **Foreign Transactions** and/or **My Regions**.
- To block foreign transactions and/or regions, move the **Decline Transaction** button from **Off** to **On**.
- If you have selected **Preferred Transactions** for your alert preferences, then you can receive alerts for **Foreign Transactions** or **My Regions** by moving the **Send Alerts** button from **No** to **Yes** (follow the in-app prompts).
- Tap on **Alert Region** to block transactions or receive alerts for transactions made outside of a selected region.
- When the **My Regions** control is enabled, in-store transactions that are made outside the specified region(s) are denied.
*(NOTE: e-commerce, fast food, vending machines, fuel pumps & other kiosk type merchants are **exempt** from **My Regions** controls.)*



Spend Limit Options

- Tap on **Spend Limits** to configure your spend limit preferences.
- Move the **Decline** button from **Off** to **On** and enter a dollar limit to block transactions over a specified amount. Tap **Save**.
- Move the **Alert Me** button from **No** to **Yes** and enter a dollar limit to receive alerts for transactions over a specified amount. Tap **Save**.
- To include recurring transactions in **Spend Limit alerts**, enable the **Auto Pay** alert preference under **Transaction Type**.



Must have compatible mobile device to use service. Certain functions of the service may not be available for all transactions or at all times. Controls and alerts based on the location of mobile device or location of merchant may not apply appropriately in some transactions and in some card-not-present transactions. Must have checking account to obtain a debit card. Age and other restrictions may also apply. Standard wireless carrier text message and/or data rates and fees may apply; check with your provider for more information.

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