

Visa Card Alert Instructions

Table of Contents

INTRODUCTION..... 2
GETTING STARTED 2
TEXT COMMAND OPTIONS..... 3
ADDITIONAL INFORMATION 3

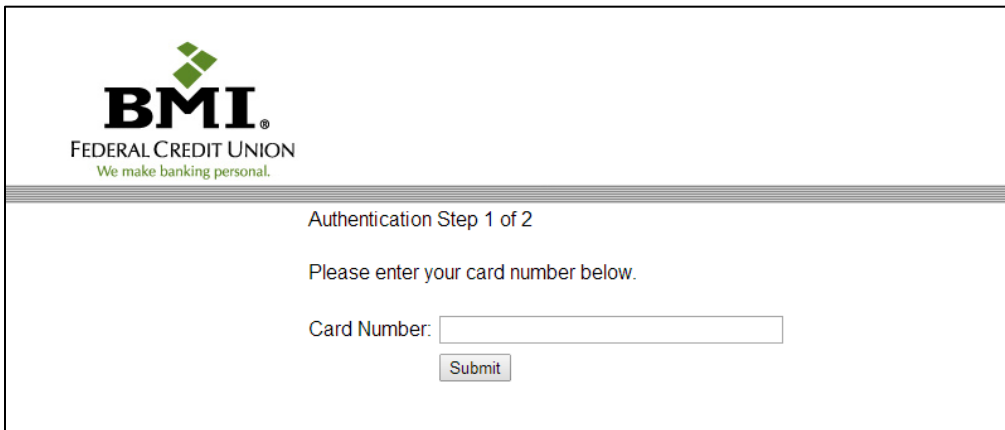
Introduction

With Visa Card Alerts, text messages enable you to monitor activity occurring on your BMI FCU[®] Visa card and to respond immediately to fraudulent activity. Transactions generating text messages include: BMI FCU[®] Visa credit card transactions and non-pin-based BMI FCU debit card transactions. For example, you can enable alerts for both your debit and credit card, but only signature-based (credit) transactions will generate alerts.

Getting Started

- Visit www.bmifcu.org and click on the **“Online Banking”** button.
- Once on the Online Banking page, enter your **“Login ID”** and **“Password”**.
- In the **“Preferences”** menu, select the **“Visa Card Alerts”** tab.

1. Enter your BMI FCU Visa card number. When finished, click Submit.



The screenshot shows the BMI FCU logo at the top left. Below it, the text reads "Authentication Step 1 of 2". The instruction "Please enter your card number below." is centered. Below this is a label "Card Number:" followed by a text input field. A "Submit" button is located below the input field.

2. To login, enter the last four digits of your Social Security Number and zip code. Then click Submit.



The screenshot shows the BMI FCU logo at the top left. Below it, the text reads "Authentication Step 2 of 2". The "Card Number:" label is followed by a blue highlighted input field containing "4235XXXXXXXX". Below this, the instruction "To login, please verify the following information:" is centered. There are two input fields: "Primary Cardholder's Last 4 Digits of SSN:" and "Postal Code:". The SSN field has a note "(If this is a business account, your tax id may be required.)" to its right. A "Submit" button is located below the input fields.

3. You must then agree to the Terms and Conditions.
4. Input your cell phone number as requested.
5. You must confirm your enrollment by successfully texting your enrollment code, provided by the smsGuardian website, to BMI FCU Guardian Alerts at 27576.

Text Command Options

- HELP – Receive service information
- STOP – Cancel all subscriptions to that mobile device for all enrolled cards
- Text message may describe how to respond in order to block your card from use. If a transaction was not performed by you please reply immediately as instructed to block the card from future use. All replies must be received within 12 hours from receipt of message.

Additional Information

- Multiple devices can be enrolled in this service.
- There are no login credentials (i.e. user name or password) associated with your Visa Card Alerts. To change your settings or preferences, you will need to re-enter your card number, last four digits of your Social Security Number and zip code.
- Within the smsGuardian program, click the Preferences tab to set a “Do Not Disturb” time window during which any possible alerts will be queued and will be sent to you only when the system determines it is outside your “Do Not Disturb” window.
- Enrollment is valid for one year. You will be notified prior to the expiration of your BMI FCU Guardian Alerts account and may text a reply to renew.