



## Basic Facts about OMB Alerts

These are card driven alerts, not account driven—these events are driven from card activity only!

In all cases, alerts will only be sent to you when the transaction exceeds the minimum amount you establish. If you do not establish a minimum amount, the default minimum threshold is \$0.00. If the minimum is left at \$0.00, you will be alerted on all transactions for that type of alert.

**Signature Alerts** Signature Alerts are sent when you do not use your PIN for your transaction at the merchant. These alerts are sent to you when the merchants initially process a transaction using your debit card. Some merchants, such as restaurants, car rental agencies, hotels, and unattended fuel pumps, do not know the final transaction amount when they request an authorization, so they estimate your purchase. The final amount removed from your account will be the actual amount of the transaction that you agreed to as recorded on your receipt.

*Example of a Signature Alert* - A \$40.00 transaction was done at (merchant name) on your card ending in 4321. Questions? Call 1-888-998-1662.

**Add Funds Alerts** The “add funds” alert is only sent to you when a credit transaction on your debit card is recorded. A credit is any card transaction that increases your account balance.

*Items that will trigger this alert are:*

- Deposit at an ATM
- Merchandise return (may receive this in “nearly real time” depending on when the merchant submits returns)

**NOTE:** Only the first \$100 of any ATM deposit is immediately available, add funds alerts for more than \$100 will only show a deposit of \$100.

*Items that will NOT trigger this alert are (this is account activity, not card activity):*

- Deposit at the teller window
- Payroll (Direct Deposit)
- Transfer from account to account

*Example of the Add Funds Alert* - \$40.00 has been added to the account tied to your card ending in 4321. Questions? Call 1-888-998-1662.

**Funds Removed Alerts** The “remove funds” alert is sent to you when a debit transaction on your debit card is recorded. The definition of a debit is any card transaction done by entering your PIN that decreases your account balance

*Items that will trigger this alert are:*

- Cash withdrawal at an ATM
- Merchandise purchase where your PIN is used
- Transfer from card to card

*Items that will NOT trigger this alert are:*

- Cleared Check
- Withdrawal at the teller line
- Debit or payment coming through ACH
- Transfer from account to account

*Example of the Remove Funds Alert* – A transaction of \$40.00 has been processed on your card ending in 4321. Questions? Call 1-88-98-1662.

**Card Status Change Alerts** The “card status change” alert is available to help you mitigate risk if a card status should change.

*Items that will trigger this alert are:*

- Your card status is updated, below are the card statuses
  - Active
  - Suspended
  - Temporarily Suspended
  - Not Activated
  - Closed

Note: If Old Mission Bank suspects that your debit card has been compromised; we will attempt to contact you and suspend the card.

*Example of the Card Status Change Alert* – The status on your card ending in 4321 has been changed to Temporarily Suspended. Please call 1-888-998-1662 for more information.

**On Demand Balance Inquiry** This is a transaction that you can initiate by text messaging BAL to 58084. The amount you receive back on this inquiry is the same balance you would receive if you went to an ATM and requested a balance inquiry. There is no fee for On Demand Balance Inquiries.