

Guardian FAQ's

What is Guardian?

Guardian is an additional Debit Card Protection product. Guardian will monitor your debit card transactions and send a text message to your enrolled cell phone device(s), should a purchase outside your normal purchasing pattern occur.

How do I enroll in this additional debit card protection?

It's simple, just access our Skowhegan Savings website. Under the Personal Banking Convenient Services click "Enroll Now!" under the Debit MasterCard section. This will direct you to a website where you will enroll in this service. You can also directly access the website at <https://www.cardguardian.com/CardGuardian/signon.do?fid=MM>

Is there a fee for this product?

Skowhegan Savings Bank does not charge a fee for this service however, from your cell phone carrier Message and Data rates may apply.

Can I enroll multiple cell phone devices to receive these text message alerts?

Yes, you may enroll up to two cell phone devices per debit card.

If I receive a text message alert, what do I do?

If you do **not** recognize the transaction, you will reply with a provided code to inform Skowhegan Savings that the transaction is potentially fraudulent. You will then receive an additional text message from our Fraud Center stating your card has been blocked and to contact your financial institution.

If you recognize the transaction, you will ignore the alert. This will indicate the transaction is genuine.

What happens if I do not reply to a text?

Nothing. Any text messages not responded to are assumed genuine and no action is taken.

When will I receive an alert?

Skowhegan Savings monitors all debit card activity, any activity that appears unusual or excessive may prompt an alert.

Can I add a Do-Not-Disturb period?

Yes, you will be prompted during enrollment to determine time periods which a text should not be sent. These alerts will be stored until the Do-Not-Disturb time period is over, and then the stored alerts will be sent. (Just a reminder the Do-Not-Disturb period may not exceed 12 hours)

Can I opt out of this product at any time?

Yes, you may opt out of this product anytime by doing one of the following methods:

- By texting STOP in a reply to an alert
- On the website unsubscribe from this service entirely
- Texting STOP to short code 27576

Will I have to renew enrollment?

Yes, annual renewal is required. A renewal notification will be sent to your device six days prior to expiration. Three renewal text message attempts will be made before the device is set to expire. If you do not respond, the device will be removed from this service upon expiration. If enrollment expires, you may re-enroll at any time.

For additional questions please refer to the Terms and Conditions link located on our website or by contacting Customer Service Monday-Friday 8am-5pm, or Saturday 8:30am-12:30pm at 800.303.9511.