FULTON BANK DEBIT CARD CONTROLS
FREQUENTLY ASKED QUESTIONS

If you have a question that is not answered below, please feel free to contact one of our Customer Service Representatives at 800.FULTON4 (800-385-8664).

Table of Contents

What is debit card controls?

Debit Card Controls is a no-fee service that provides you with complete control over where and when your debit card is used.

The Debit Card Controls feature allows you to:

- Turn debit card ON or OFF
- Limit purchases by merchant type
- Set up transaction alerts

- Customize use locations
- Restrict payment methods
- Control transaction amounts

Manage your FFC Debit Card conveniently within the Mobile App and Online Banking!

HOW TO GET STARTED:

1. Get started by signing into your Online Banking or Mobile Banking account.
2. Click "Debit Card Controls" under "Additional Services" in Online Banking or under "More" iOS) or "Menu" (Android) in the Mobile Banking menu to register for Debit Card Controls Next, register for Debit Card Controls by accepting the Terms and Conditions.
3. Set up your preferences for Alerts and Declines for each of your eligible debit cards.

Note: To receive alerts through SMS text messaging*, you'll also need to enroll in Text Banking if you haven't already. You can do that anytime in your Online Banking account. *Message and Data rates may apply.

I Don't Have an Online or Mobile Banking Account:
How do I use Debit Card Controls?

If you do not have an Online or Mobile Banking account set up, you'll need to register for Online Banking or Mobile Banking before enabling Debit Card Controls. Give us a call at 800.FULTON4 (800-385-8664) to get started.

For additional questions or to order a Fulton Bank debit card, visit your local financial center branch or contact us at 800.FULTON4 (800-385-8664)

Which of my Cards is Eligible?

Debit Card Controls is available for Fulton Bank **Consumer Debit Cards** and **Fulton Bank Health Savings Account Debit Cards** only**.**

You will not see Debit Card Controls for Business Debit Cards or ATM Cards.

CARD LIST:

The main Debit Card Controls screen will display all debit card(s) associated with your Fulton Bank accounts with the On/Off status of each card. Each card will be listed separately, including joint account holders'. Each debit card will show:

1. The Nickname of that debit card (which you can change)
2. The last 4 digits of each debit card,
3. The Status of that Card—Is it Active card or an Inactive card associated to you
4. If the debit card is turned ON or OFF

You may set Alerts and Decline parameters for each card individually.

CHANGING THE NICKNAME ON MY DEBIT CARD:

You can create a nickname for your debit card by selecting the blue pencil icon next to the words "My Debit Card" in the card list display. Clicking the blue pencil icon will open a new window in which the customer can update the nickname for their debit card.

TURNING YOUR CARD ON OR OFF:

When your debit card is turned ON, you can use it to make purchases and other normal transactions. When the debit card is turned OFF, one-time transactions using your card or card number will be declined. Recurring transactions (like your monthly gym membership, or your Netflix subscription) will still process even when your card is turned OFF.

To turn your debit card ON/OFF, simply select the toggle to set your desired card status. Changes to your card status are _instant_, so you are in control of when your card may be used.

Why would I Turn My Debit Card ON or OFF?

You might turn your card OFF, to block certain types of merchants, certain types of transactions, transactions originating from outside the United States, and even set a spending limit for each debit card that you own. It's up to you! You will also be able to set alerts, so you stay "in the know" when it comes to your money.

Note: Your recurring transactions (transactions you have authorized to occur more than one time like your gym membership or your monthly Netflix subscription will continue even if your card is turned OFF).

You would turn your debit card back ON again when you wanted to resume getting transactions.

How do I turn my debit card ON or OFF?

From the Fulton Bank Debit Card Controls main screen within Online Banking or using the Fulton Bank Mobile App, tap on the toggle switch to turn your debit card OFF or ON. Changes are effective immediately and you can control your debit card 24/7.

NOTE: Even if you turn your debit card off, any recurring transactions will not be blocked.

How can I tell if my debit card is turned ON of OFF?

On the main Debit Card Controls screen, each debit card you own will be listed alongside a toggling status. If your debit card is ON there will be a green toggle switch with the word ON visible; if your debit card is OFF, the toggle switch will be greyed out and the word OFF will be visible.

Why is my Debit Card already turned ON?

All cards are defaulted to an ON status, meaning that if you would like to block specific transactions or merchants, you will need to go into Debit Card Controls and change your preference to only receive alerts for transactions you have categorized as **Preferred Transactions** or **Blocked Transactions.**. Please note that you may still set up individual blocks for certain transactions while the card is ON.

When you turn your debit card to the OFF status, all attempted transactions will be declined. Please note that *recurring transactions* that have been previously set up and authorized by you (such as your monthly gym membership or your monthly Netflix subscription) will not be blocked even if the card is in an OFF status.

RECURRING TRANSACTIONS:

If I turn my Debit Card OFF, will my recurring transactions be blocked? **No,** your recurring transactions will not be blocked. They will continue to be processed, even when your card is turned OFF.

SETTING ALERTS AND TRANSACTION CONTROL PREFERENCES

The Alerts and Control Preference screen allows you to have even more control on how you receive your alerts and for what types of transactions.

- By default, alerts are enabled for All Transactions.
- If customers do not want to receive Alerts for every transaction, they can change their preferences to receive alerts for only those transactions/merchants they have selected, called **Preferred Transactions** or customers can change their preferences and receive alerts for only those transactions/merchants they have selected to block, called **Blocked Transactions**. (see the sections on Preferred and Blocked transactions for more information)

What types of Alerts and Declines can be enabled?

Within the "Set declines and alerts" menu, you can request alerts for the following transactions for a specific debit card:

- Merchant Type
- Transaction Type
- Location Type
- Spend Limits

Under Merchant Type: Receive alerts for Personal Care, Household, Restaurants, Travel, Entertainment, Age Restricted, Department Stores, Gas Station and Groceries purchase occurs

Under Transaction Type: Receive alerts when an ATM, Recurring, Mobile Wallet, In-Store or Mail/Phone Order purchase occurs.

Under Location Type: Receive alerts on foreign transactions so that any transaction originating outside the U.S. will trigger an alert

Under Spend Limits: You can set a dollar amount above which you wish to receive an alert. An alert is generated if a transaction is greater than the amount you enter. For example, if you enter $50, you would not receive an alert for a $50 purchase but would for a $50.01 purchase

Note that you will receive alerts for transactions that both debit and credit your account, such as a return.

MERCHANT TYPE

- The **Merchant Type** screen allows customers to block transactions from specific merchant categories such as: Gas Stations, Department Stores, hotels, airlines, and many more.
- If customers have their **Send Alerts** setting set to **Preferred Transactions** they can also turn on or off alerts from specific merchants; if they are blocking the merchant type they will not be able to turn off the alert.

TRANSACTION TYPE

- The **Transaction Type** screen allows customers to block transactions by types, such as Mail/Phone Orders, ATM transactions, Online purchases, and more.
- With **Send Alerts** setting set to **Preferred Transactions** customers can also turn on or off alerts for specific types.
- When **blocking** the transaction type customers will not be able to turn off the alert.screen

LOCATION TYPE

- The **Location Type** screen allows you to block transactions from merchants processing transactions internationally. If you have your Send Alerts setting set to Preferred Transactions you can also turn on or off alerts for foreign transactions. If you are blocking foreign transactions you will not be able to turn off the alert.

SPENDING LIMITS

- In the Alert and Control Preferences window, The **Spend Limits** screen allows you to block transactions greater than the amount you enter on screen. You can also enter a dollar amount to receive alerts greater than the amount you entered. Any transaction that is blocked will trigger an alert even if it is lower than the amount you entered.

Can I set or change limits for all my cards at once?

You must select decline and alert settings, as well as delivery options, for each debit card individually.

Using the "Set Alerts For" Dropdown Menu

You may also use the "Set alerts for" drop-down menu at the top of the screen to specify when you will receive alerts from Debit Card Controls. Note that selecting one of these options will override any notification settings you have specified under a specific transaction type. You can choose one of the following options:

- "All Transactions": By selecting this option you will receive alerts for every transaction. To set declines, go to Merchant Type, Location Type, Transaction Type and/or Spend Limit.
- "Preferred Transactions": By selecting this option you will receive alerts based on what you have set up in Merchant Type, Location Type, Transaction Type and/or Spend Limit

6

- "Blocked Transactions": By selecting, this option you will receive alerts only for transactions you've set up to be automatically declined. To set declines, visit Merchant Type, Location Type, Transaction Type and/or Spend Limit

Send Alerts for Preferred Transactions at specific merchants?

Can I receive alerts for specific types of transactions or transactions at specific merchants?

Yes, if you have your Send Alerts setting set to **Preferred Transactions**, you'll be able to block and unblock specific merchants or types of transactions. (Note: blocking a merchant or type of transaction will prevent you from toggling the corresponding alerts.)

Send Alerts for Blocked Transactions at specific merchants?

Can I block only certain types of merchants?

Yes! Using the Merchant Type tab within the Alert and Control Preferences window, you can set blocks for specific spending categories such as "Restaurants", "Travel", and even "Age Restricted".

If my debit card is BLOCKED, is every transaction blocked?

All ONE-TIME TRANSACTIONS are blocked when you set a debit card to OFF. However, any recurring payments will continue to process normally, for example a Gym Membership or Netflix subscription.

Some Alerts are Greyed out; How can I turn them ON?:

Options may be unavailable based on your settings in Online or Mobile Banking. You must be opted in to Text Banking and have push notifications enabled to use all the debit card controls options. Adjust your alert settings in your Online or Mobile Banking account. If you need assistance turning these features on, give us a call at 800.FULTON4 (800-385-8664)

ALERT DELIVERY OPTIONS

Where do I specify the types of alerts I want?
Under Alert Delivery Options for a specific debit card, you will see the cell phone numbers and email addresses available for alerts on your account. To enable one, simply select ON for that delivery option.

How do I set up and receive transaction alerts?
You can receive transaction alerts by text, email, push notification or a combination of these.

You can choose your communication preferences:
- SMS (Text Alerts): Can only be enabled within Online Banking by going to *Settings>My Settings>Alerts & Notifications>Change or Add Number*.
- Email Alerts: Can be enabled using the Fulton Bank Mobile App in More (iOS) or Menu (Android) and going to *Settings>My Settings>Primary Email*. Or, by using Online Banking and going to *My Settings>Primary Email*.
- Push Notifications: Enable using the Fulton Bank Mobile App by going to *Settings>Push Notifications.* Or, by using Online Banking by going to *Alerts and Notifications*.

Note: push notification can only be set up through our mobile banking app and not within our online banking website. You must have the Fulton Bank mobile app installed in order to see the push notification set-up option and to receive them.

What if I want to add or change my phone number or email address?

The contact information used for Debit Card Controls is pulled from the "Alerts and Notifications" settings within online /mobile banking. In order to receive text alerts, you must have a cell phone number enrolled in "Alerts and Notifications."

You can add contact information or make changes within "Alerts and Notifications," and those will then populate into the "Alert Delivery Options" you see in Debit Card Controls. When information is added or changed within Alerts and Notifications, the changes will populate into the "Alert Delivery Options" you see in Debit Card Controls.

Is there a fee for Debit Card Controls?

No, there is no charge for this service! Please note that if you choose to receive text alerts through Debit Card Controls, your carrier's messaging and data rates may apply.

How quickly can I see a new card in Debit Card Controls?

A newly issued debit card will be visible in Debit Card Controls as early as the following business day. However until you receive your debit card and activate it you will not be able to use the Debit Card Controls features.

RE-ISSUED DEBIT CARDS & CARD CONTROLS

What happens to my Debit Card Controls settings when I receive a reissued card?

If you receive a reissued card in which your debit card number has not changed, then your Debit Card Controls settings will not need to be updated. If you receive a new debit card with a new debit card number, you will need to visit the Debit Card Controls feature and reset any alert parameters for that new debit card.

LOST / STOLEN CARDS

What happens if my card is lost or stolen?

To report your debit card lost or stolen, please contact us immediately at 800.FULTON4 to close your card. If it's normal business hours, we can order you a new debit card right away. Or you can visit your nearest branch to order your new debit card. The closed card will no longer appear in your Debit Card Controls. Once you receive your new debit card you will need to go into the Debit Card Controls tool and manage your settings for the new card.

Can I manage Debit Card Controls on more than one Debit Card?

Yes! All of the eligible cards you own will be presented to you when you log into Online or Mobile Banking and click on the Card Controls Link. From the first/main Debit Card Controls screen, you can select the Debit Card you want controls for from the list of cards you own.

Can I use Debit Card Controls to notify Fulton Bank of my upcoming travel plans?

No, not yet. Travel notifications cannot yet be submitted via Debit Card Controls. Please continue to contact us 800.FULTON4 (800-385-8664) before you travel, so your Debit Card activity is not flagged as potential fraud.