

HOW MAY WE HELP PROTECT YOU?



At State Bank Financial we take the job of protecting you from fraud very seriously. For over 158 years we have had the honor of serving communities in the region and it is our privilege to be your bank. A privilege that we believe comes with a responsibility to be there for you. In an effort to provide an added level of security we are adding SB Fraud Center to help automate protection and monitor your debit card transactions.

How SB Fraud Center works is by knowing you and your habits. SB Fraud Center recognizes fraud patterns and alerts on high, medium and low risk transactions.

SB Fraud Center will contact you in a three step process:

1. email
2. text alert
3. phone call

FAQ

Q: Do I need to reply to a Fraud Center alert?

A: Yes. No matter how you are contacted you must respond. You can respond "Yes" or "No" per the instructions.

Q: Does the Fraud Center cost me money?

A: No. Zip, zero, nada! We have the fraud center at no cost for our customers. 24/7/365 Fraud Center is watching all transactions and making sure you are safe.

Q: How is Fraud Center different than Guardian Text Alerts?

A: It is different in many ways. With Fraud Center you are automatically enrolled. (Unlike Guardian Text Alerts where you had to sign up.) Also with Fraud Center you need to reply to EVERY message, it is intuitive software and it monitors your transactions and only alerts you when there is a question related to you activity. On the other hand, Guardian Text Alerts only looks at three specific transactions and you only respond if it is fraud. The three transaction Guardian looks at are:

1. Card not present
2. Purchase is over \$500
3. And international use

Q: Can I still have Guardian Text Alerts and Fraud Center?

A: Yes. You will want to make sure you look at any texts you receive and look to clarify if it is from Guardian or the Fraud Center.

Q: What happens if I miss the email, phone call or text alert?

A: If your debit card is blocked because a Fraud Analyst is unable to reach you, the Analyst will provide a phone number to reply to the message in order to remove the temporary block. You may also call State Bank Financial at 1.800.880.7151 during normal business hours to have the block removed.

Q: Is there a Fraud Center number that I can load into my phone so I know if it's a call or text from SB Fraud Center?

A: Yes! Now you are REALLY making it easy to recognize Fraud Center versus Guardian. In fact we recommend doing exactly this:

1. Add the SB Fraud Center number: 1.800.417.4592 and you will know exactly when we are trying to reach you with suspicious activity.
2. Add the SB Text number: 32874 and you will know when you are receiving a text.

Q: Can I contact State Bank Financial to update my email and current phone number?

A: Yes! We would love to verify and confirm current digital and cell data. As more of our customers move to mobile platforms, email and cell numbers are critical for contacting you.

SB State Bank
Financial

statebankfinancial.com | 800.880.7151

