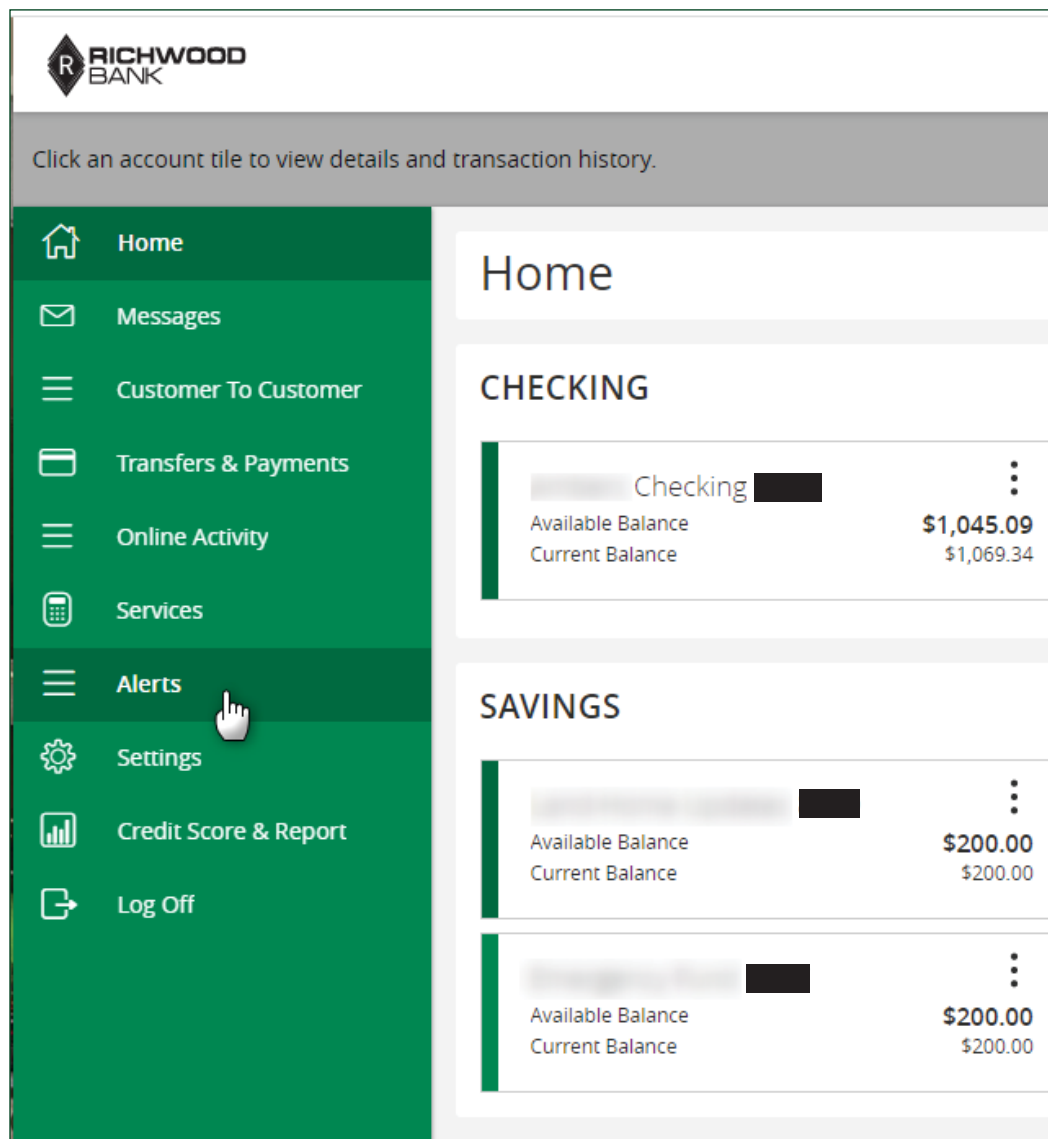


# Account Alerts

Low balance, debit card purchases, password changes – you have lots of options for account alerts that allow you to stay on top of spending, track deposits or transfers, and prevent fraud.

## Here's how to authorize and manage alerts:


Click on the Alerts option on the left-side menu.



Alerts

New Alert

ACCOUNT ALERTS



Get informed of things happening with your account securely and in real-time. Click the button below to create, edit, enable and disable real-time alerts.

Manage Account Alerts

SECURITY ALERTS (18)

Edit Delivery Preferences

Your first step will be to **select how you want to receive your alerts: email, mobile, or both**. As soon as you **click on Manage Account Alerts**, you'll be prompted to **confirm your email and/or an SMS delivery channel**.

Important

You have not confirmed an Email or SMS delivery channel. At least one delivery channel must be confirmed to enable Notifications. Click the next button to continue to the settings page to confirm a delivery channel.

Next

Notifications Settings

Central Standard Time

Additional contact methods are available

Confirm Now

Send device notifications to

No devices registered.

Send text notifications to

(740) 555-1234

Not Confirmed

(740) 555-4321

Not Confirmed

Send email notifications to

RichwoodOLBuser@gmail.com

Not Confirmed

The system will display the contact methods we have on-file for your online banking profile. You can remove options or add new ones. Once you have the contact options you want to use for alerts, **click on Confirm Now at the top-right**.

The next screen will prompt you again to ensure your contact information is correct. **Click the blue slider buttons beside each of the contact methods you want to confirm, then click Next.**

Welcome to Notifications!

To get started, make sure your contact info is correct.

John Banker

7405551234

7405554321

RichwoodOLBuser@gmail.com

Next

What are notifications?

Notifications are a great way to stay on top of important things happening with your profile and accounts.

You can turn on the notifications that matter most to you and personalize them to meet your needs.

Tip

You can add or change your contact info later in notifications Settings. Turning off a contact method will remove it from the list.

Next you'll receive activation codes to whichever contacts you selected. **Enter those codes in the corresponding box to activate.** Any contact method you do not activate will not be able to receive alerts. Any time you add a new contact method, you'll follow this process.

Enter activation code

Check each contact method and enter the activation code sent.

(740) 555-1234 Activated

(740) 555-4321

Enter code

Resend code

RichwoodOLBuser@gmail.com Activated

Close

What are notifications?

Notifications are a great way to stay on top of important things happening with your profile and accounts.

You can turn on the notifications that matter most to you and personalize them to meet your needs.

Tip

You can change your primary contact method in notifications Settings.

Once you've completed the activation steps, **view the alerts available by clicking on or the +New Alert button or Manage Account Alerts.** These alerts are specific to your accounts and are triggered by events like a card transaction over a certain limit, a loan payment being due, and more. **Scroll through the list of options and click the sliding button to the left side to turn on that alert.**

We highly recommend the Low Balance alert to help avoid overdrafts. This isn't a fool-proof method, but it can help you track when your balance goes below a certain threshold, allowing you to transfer money to the account or avoid additional spending until you get a deposit.

Account Alerts

ATM/Debit Card

(Get alerts when ATM/Debit card transactions and changes occur.)

☐

Card transaction over threshold amount

Balance

(Low balance alerts can help you avoid overdrafts or maintain balances to qualify for rewards. High balance alerts can help you identify when you might want to transfer or invest money.)

☐

High Balance

☐

Low Balance

Loans

(Get alerts when a payment is due, past due, has been paid or when any loan activity occurs. Know if you exceed your credit limit.)

☐

Escrow payment was posted

☐

Loan Advance

☐

Loan payment is due

← Low Balance

☒

Checking

\$ 50.00

☒ (740) 555-1234

☐ RichwoodOLBuser@gmail.com

Update

☒

Checking

\$ 50.00

☒ (740) 555-1234

☐ RichwoodOLBuser@gmail.com

Update

☒

\$ 50.00

☒ (740) 555-1234

☐ RichwoodOLBuser@gmail.com

Update

☒

\$ 100.00

☒ (740) 555-1234

☐ RichwoodOLBuser@gmail.com

Update

For each account you want to receive a low balance alert, **click the sliding button to the left, select where alerts should be sent, and enter a balance.** In the example, the checking accounts will trigger an alert when the balance gets below \$50 and the savings account will trigger at \$100.

Transaction

(Get alerts when deposits, checks, or withdrawals post to your account.)

☐

Check Number

☒

Debit transaction was posted

☐

Deposit Posted

☐

Deposits

☐

Electronic draft deducted over threshold amount

☐

Interest

☐

Large Transactions





☐

Large Withdrawal

☐

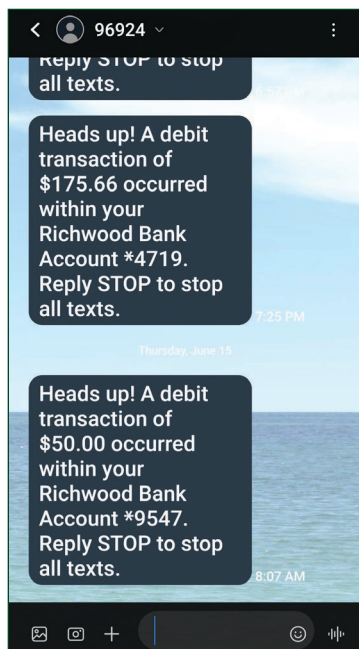
Set Amount

The debit transaction was posted alert will let you know every time your account is charged, so you can quickly learn of any suspicious or unauthorized charges.

<input type="checkbox"/>	 Savings	<input checked="" type="checkbox"/> (740) 555-1234
		<input checked="" type="checkbox"/> RichwoodOLBuser@gmail.com
<input checked="" type="checkbox"/>	 Checking	<input checked="" type="checkbox"/> (740) 555-1234
		<input type="checkbox"/> RichwoodOLBuser@gmail.com
<input checked="" type="checkbox"/>	 Checking	<input checked="" type="checkbox"/> (740) 555-1234
		<input checked="" type="checkbox"/> RichwoodOLBuser@gmail.com
<input type="checkbox"/>	 Certificate	<input checked="" type="checkbox"/> (740) 555-1234
		<input checked="" type="checkbox"/> RichwoodOLBuser@gmail.com

Select which accounts you want to receive alerts for, then check which contact methods you want to use, and click **Add**. If you ever want to change any of these options, simply come back to the Alerts, **click the specific alert** and **update the information**.

Below is an example of the text alerts generated each time a selected account is debited.



Menu

RICHWOOD BANK

Good Afternoon,

SECURITY ALERTS (18) ^

Edit Delivery Preferences

Alert me when an external transfer is authorized.	<input checked="" type="checkbox"/>
Alert me when a computer/browser is successfully registered.	<input type="checkbox"/>
Alert me when my password is changed.	<input checked="" type="checkbox"/>
Alert me when secure access code contact information is changed.	<input checked="" type="checkbox"/>
Alert me when my login ID is changed.	<input checked="" type="checkbox"/>
Alert me when the process to add an external account is started.	<input checked="" type="checkbox"/>
Alert me when forgot password is attempted for my login ID.	<input checked="" type="checkbox"/>
Alert me when an invalid password for my login ID is submitted.	<input checked="" type="checkbox"/>
Alert me when the forgot password process is attempted unsuccessfully.	<input type="checkbox"/>
Alert me when an invalid secure access code is submitted.	<input type="checkbox"/>
Alert me when my login ID is disabled.	<input checked="" type="checkbox"/>

Delivery Preferences

EMAIL ADDRESS

Email Address

RichwoodOLBuser@gmail.com

PHONE NUMBER

Country

United States

Phone Number

SMS TEXT NUMBER

Message and data rates may apply. Expect 1 message/transaction.

Country

United States

Phone Number

(740) 555-1234

☒ Agree To Terms

Terms and Conditions

Cancel

Save

Richwood Bank also offers general Security Alerts that are focused on preventing or detecting fraudulent activity on your accounts. Some of these are turned on all the time and cannot be deactivated. This includes when your password changes, a new external account is added, or when your contact information is changed. All of these types of activity can be indicators of fraudulent activity so we want you to be aware.

Security alerts that are not grayed-out can be turned on or off by users. These include things like alerting you when a new computer is registered, when your ID is disabled, or for an invalid password is used to try to log into online banking.

You can change your delivery preference for these security alerts. Click on Edit Delivery Preferences and verify the email address is correct. You can also add an SMS text alert. Check the box to agree to terms, then click Save.