CardValet

USES AND FREQUENTLY ASKED QUESTIONS

YOUR CARD. YOUR CONTROL. Fraud protection with the CardValet® app. Get the mobile app that lets you control debit card usage. With CardValet, you can protect yourself against fraud and control spending on your Lemont National Bank Visa Debit Card.

FRAUD PROTECTION. Whether your card is lost or stolen or you want to protect yourself from identity theft, skimming and other attacks, you can use CardValet for security. Turning your card off when you're not using it helps safeguard against fraud. When your card is "off", no withdrawals or purchases will be approved. Transaction controls that allow your card to work only in specific locations or geographic areas, add another layer of protection. Set up real-time alerts that will keep you informed when your card is used or declined.

CONTROL SPENDING. Set spending limits for use or specify by merchant types, such as gas, groceries or retail stores. You can also establish these controls by location. The CardValet app is flexible so you can change these parameters anytime, anywhere. Simply update your transaction controls to fit your spending needs whether you're at home or on vacation.

REVIEW BALANCES AND TRANSACTIONS. Monitor your finances from anywhere. Use the CardValet app to check your account balances.

General

- **Does CardValet reflect the card status?**
  Yes, the Card Details screen displays the Card Status.

- **Does CardValet work for ATM cards?**
  No, CardValet currently supports debit cards .

- **Does CardValet work on Android phones and iPhones?**
  Yes. CardValet works with the most recent mobile operating software as well as two past generations of Android and iPhone devices.

- **How long does the app stay logged in if you don't log out?**
  The app automatically logs you off in 10 minutes**.**

- **How will names appear on the card within the app?**
  Names are displayed as last name then first name (e.g. SMITH JOAN)

- **What if I forgot my username or need to reset my password?**
  We're happy to assist you. Please contact Lemont National Bank at 630-257-3000 and we can help based on your situation.

- **Why are the withdrawal and purchase limits not displayed in the Card Details screen?**
  We are currently not able to display these fields.

- **Do I still need to report my card as lost/stolen even if I registered my card in CardValet?**
  Yes, you should always report a lost/stolen card to avoid any fraudulent activity. We will block your lost/stolen card to ensure it cannot be used.

Registration

- **What are the CardValet password requirements?**
  CardValet passwords must be at least 8 characters in length and must contain at least: 1 upper case character, 1 lower case character, 1 number and 1 special character.

- **If I have two cards from different financial institutions that support CardValet, can I register both cards with CardValet?**
  You must create a unique login account for each financial institution. Each login account is applicable for a single financial institution. In the login page, the logo of the last logged-in financial institution shows.

- **If an address is longer than 20 characters – what should be entered?**
  Enter the first 20 characters of the street address.

- **Can multiple cards be linked to one registered CardValet account?**
  Yes. You can register multiple cards within a single CardValet app. Additional cards can be added within the Manage Portfolio/Add Card screen. Your card design will appear once the card is registered.

- **How many cards can you register within a single CardValet application?**
  There is no limit.

- **If a parent registers a card for a child, what stops the child from changing the controls placed on the card?**
  Each person who registers a card will have access to controls and alerts for the card. In many cases, the child will not know about CardValet unless the parent shares the information.

- **When I receive a reissued or replacement card, will I have to update my cards in CardValet again?**
  If the card number is new, then you must "add" the new card number to your profile. In addition, you may delete the old card by accessing Manage Portfolio within CardValet.

- **When loading more than one card on a device, what type of information do I need in order to register each card?**
  You will need to enter the same level of detail entered for the original card. This information generally includes the card number, address, ZIP code, expiration date, and CVV/CVC code. There may be secondary authentication includes which includes the last 4 digits of the social security number of the primary member. Multiple individuals can register the same card as long as they know the card details. Typical examples of multiple individuals registering one card include: parents and dependents; spouses; and employers/employees.

- **You can download the card on multiple devices but are requested to indicate which device is "primary." What is the purpose of assigning a primary device? Can you make changes to the settings from the non-primary devices?**
  The primary device is used to track the GPS for "My Location" alerts and controls and all merchant and threshold alerts will be sent to the primary device. All devices that have registered a particular card can view or change the CardValet settings for that card. Controls (including the "On/Off" setting) are set at the card level, so the last update to a control will be honored regardless of which phone was used to make the change. Alerts are set at the device level, so each primary device will receive alerts that were set up from that particular device. The primary device can be re-set by accessing "Settings - Primary Device."

- **I was issued a new card due to fraud or because it was lost/stolen. If my old card was registered, do I need to register my replacement card in CardValet?**
  Yes, be sure to register your new card right away. Anytime you get a replacement card due to fraud or because it was lost or stolen, you will need to register the card number and set your preferences. This ensures your replacement card is protected.

Controls + Alerts

- **A region has been set on the map. Does this mean the card can only be used exactly in this region?**
  The region shows the approximate area where the card can be used. CardValet can typically map the transaction down to a zip code or city. If the city or zip code of the merchant overlaps with the selected region in the map, then the

transaction can still go through. There are instances where a merchant location cannot be mapped down to a zip code or city, in which case CardValet will default to a state-level match.

- **Are the alerts sent as email or "push" notifications to the device?**
  CardValet alerts are sent as push notifications to the phone. The alerts also display under "Messages" in the CardValet app.

- **Can I turn on "My Location" for a dependent's card? How will it work?**
  My Location is only effective for the enrolled cardmember. To limit the dependent's card, the cardmember can use the Region feature to set usage preferences for where the card can be used. Set location preference to "Region" in the drop down menu, then "Add" a "New Region" to set the map to the area where the card may be used.

- **Can I block all international transactions?**
  Yes. International transactions can be blocked using the "International" location control. Transactions will be limited to the United States.

- **How are controls established for various merchant types?**
  Specific merchant types have been created within CardValet, and these merchant types can be used for controls or alerts via the "Alert Preferences" or "Control Preferences" screen. Each of the merchant types contains various merchant category codes (MCC). Please note that it is possible for a retailer to forward a MCC that may differ from the CardValet merchant type classification. Merchant types currently supported include: Department Store; Entertainment; Gas Station; Grocery; Household; Personal Care; Restaurant; Travel; and Others.

- **How do I turn off notifications at certain times such as when I am sleeping or do not want to be disturbed?**
  You can set the "Do Not Disturb" time that will suppress notification during the set times. Some notifications will still be delivered, for example, any transaction denial or any transaction that is a card-present authorization.

- **How long does it take for a control or alert setting to take effect?**
  Control settings take effect as soon as the "Updating information" message in the app stops.

- **If I set multiple alerts and a transaction violates these alerts will I receive a separate message for each alert?**
  No, the alerts are consolidated into one message. For example, if the message has violated "Threshold" and Location settings then you will see only one alert and not multiple alerts.

- **If My Location is set but the primary device is off, will transactions be denied outside of the My Location area?**
  CardValet ignores location information that is more than one hour old. So, if the phone is off for more than an hour My Location controls will not take effect, and the transaction will not be denied based on the old location information.

- **If I set an alert for international transactions and no controls are set, will I receive alerts for all international transactions regardless of whether the transaction is blocked or successful?**
  Yes, an alert is generated regardless of whether or not a control preference is set.

- **What exactly is the range of the "My Location?" controls, and will this control setting impact internet transactions?**
  The My Location controls and alerts will check to ensure the merchant location is within a minimum of fifteen (15) mile radius of the device set as "primary" within CardValet. These controls affect "card present" transactions only; therefore, internet transactions are not impacted.

- **What happens if My Location is set but the phone is left at home? Will transactions be denied outside the My Location area?**
  CardValet performs a proximity check at the granularity of zip code or city, so if the merchant is close to home then the transactions will still go through.

- **When is a low balance alert generated?**
  CardValet updates the balance under two conditions: (a) when you log into CardValet and (b) when you tap "Refresh." Even if the balance has fallen below the threshold that has been set, it is only updated when you log into the app or tap "Refresh," which then triggers the alert.

- **Will location controls, merchant controls, threshold controls, and turning the card "Off" impact previously authorized recurring transactions?**
  Previously authorized recurrent payments will continue to process and will bypass the CardValet edit checks.

Transactions

- **A threshold limit of $50 has been set but I can't fill gas in some stations. Why?**
  There are some merchant types where a merchant will pre-authorize the card for an amount that may be larger than the actual transaction amount. In this instance the pre-authorization amount must meet the threshold spend limit.

- **A threshold limit of $50 has been set, but I can fill gas in some stations for more than $50. Why?**
  CardValet controls are only invoked during authorization of a transaction. In some cases, such as Gas Stations, a card may be tested for validity by doing a $1 pre-authorization, and the actual transaction amount is charged to the card after the transaction. Some gas stations will pre-authorize for a maximum amount, e.g. $126, and some gas stations will check validating, e.g. $1. In the latter case, the actual transaction amount may exceed the limit, while in the former case, an authorization may be denied.

- **Does the app show recent transaction history?**
  Yes, the app shows the last 50 card-based transactions posted within the last 30 days.

- **What type of transactions display in CardValet?**
  CardValet only shows the transactions that are performed with the card. It does not show the transactions that are done without using your card, such as teller transactions or bill pay on an account.

- **Why are Balance Inquiry transactions generated when I log on to the CardValet app?**
  When you log on to the CardValet application, a Balance Inquiry transaction is performed to retrieve and display the balance. A balance inquiry is performed on every account listed in your card record. The application will not initiate more than one balance inquiry within 30 minutes even if you press the Refresh button.

- **Will the balance be updated to include teller transactions?**
  The balance will be updated to reflect the teller transaction if the account processor supplies the updated balance. The balance is updated the next time you log into CardValet.

- **When does the 30 days of history begin on my account?**
  The 30 days of transactions begin when you register in CardValet. The app does not "look back" at transactions that occurred prior to you registering in CardValet.

- **Why are alerts sent on a card reported as lost/stolen or on a closed card account?**
  Cardvalet will keep card notifications even if the card account is closed. These are attempts to use your closed card. To stop all notifications on a closed card account, simply delete the card in CardValet>Manage Portfolio>uncheck the closed card(s). Be sure to register your new cards right away.