

CARDVALET®

Registering is simple.

Download the CardValet® app from your smartphone's app store. Click Log In (for New User, select "New User? Register Here.")

1. Enter your card information

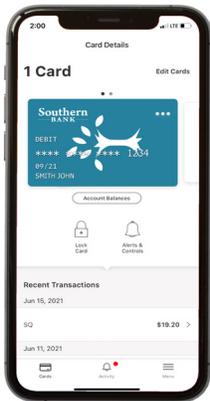
- Card number
- Card expiration
- Security code
- Address (*MUST match the address on file with Southern Bank*)

2. Verify acceptance

Accept Terms and Conditions and Privacy Policy.

3. Create an account

- Create a username and password.
- Enter your email address.



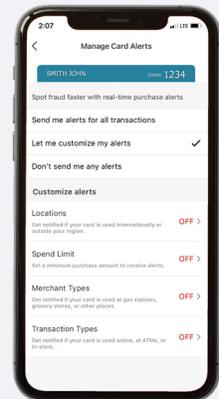
TURN YOUR CARD OFF

When your card is ON, transactions are allowed in accordance with your control settings. When the card is OFF, no purchases or withdrawals are approved. This control can be used to disable a lost or stolen card. Select Lock Card to turn your card off. It can be turned back on at any time.

SET ALERT PREFERENCES

CardValet can send you real-time push notifications, such as alerts when your balance is low or when your card is used.

- Select "Alerts and Controls" to specify card alert settings.
- Alerts can be generated based on location, spend limit, merchant or transaction types.



SET SPEND LIMITS

With Card Valet, you can set a limit to help control debit card spending.

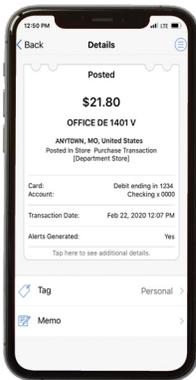
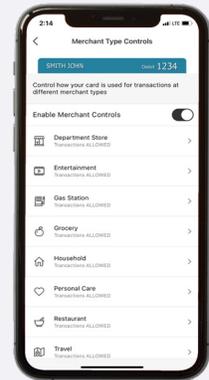
- Select 'Alerts and Controls', then 'Controls', then 'Manage Spending'
- Cardholders can specify an amount above which transactions should NOT be authorized.

Note: If thresholds is turned on, an amount must be entered or all transactions will be declined.

SET MERCHANT TYPE CONTROLS

CardValet allows you to set debit card limits for the types of merchants allowed - such as location and dollar amounts, which is a great tool for parents and employers.

- Enable Merchant Controls ON enables all merchant types.
- Turn OFF individual merchant types to control transactions.



MONITOR TRANSACTIONS

You can view recent account transactions to help monitor and control spending.

- From the home screen, scroll down to view recent transactions. Tap to view each transaction.
- View pending, cancelled, denied and posted transactions.

CONTROL LOCATIONS

The My Location control can restrict transactions to merchants located within a certain range of each cardholder's location (using your phone's GPS); transactions requested outside of the specified range can be declined. Location options include:

- None (Location policy is not enabled)
- My Location (Matches cardholder's phone location to merchant location, and denies if no match)
- My Regions (User selects a regional area from a map) RECOMMENDED
- International (Enables international policy)

Note: If 'my locations' is selected and the cardholder's phone and the card are not in the same location, transactions will be declined. Location control does not impact card-not-present transactions.

