SecurLOCK™ Equip

Frequently Asked Questions

South Georgia Banking Company
MEMBER FDIC — EQUAL HOUSING LENDER

INTRODUCTION AND REGISTERING

What is SecurLOCK™ Equip?

SecurLOCK™ Equip is a new mobile app that allows you to control how, when, and where your debit cards are used. It is a simple and secure way to manage and monitor your payment transaction activity. SecurLOCK™ Equip can help keep your debit cards safe and provide instant notifications whenever your card is used.

What is required to use it?

SecurLOCK™ Equip requires you have a debit card account issued from South Georgia Banking Company. You will also need an Apple or Android smartphone. After downloading the app you will be instructed to enter your full account number then other authentication information. Once registered you can begin using the app immediately.

How do I get the SecurLOCK™ Equip app?

It is simple. If you have an iPhone, simply download the app from the iTunes store. If you have an Android phone, you will download the app from the Google Play store. Once the app has successfully downloaded to your smartphone you can begin to register your cards.

Is there a fee to use the app?

No.

What kind of cards can I register?

South Georgia Banking Company debit cards.

What kind of mobile devices are supported?

Android – version 4.1 or later and Apple (iOS) – device model 4S, 5, 5C, 5S, 6, or 6 Plus with iOS operating system version 6, 7, or 8 and all future device/release going forward.

What if I am having trouble during registration?

Contact South Georgia Banking Company by clicking the **Contact Us** button at the bottom of the landing page on your mobile app or call 1-888-782.4211. One of our customer service representatives will be happy to assist you.

Why do you need my email address?

Your email address is needed in case you forget your password and need to reset it.

Can I download the app outside of the United States?

No, the app is only available within the United States.

CONTROLS & ALERTS

Once I register my card(s) how do I begin managing and monitoring my payment activity?

You can begin using the service immediately. By turning the card off, the green button on the top right corner of the card image will turn to red. This means that all transactions (except reoccurring transactions) will be declined. When ready to use the card again, simply turn the card back on. It is that easy.

Once you are comfortable with the on/off function you can start selectively setting controls and altering your preferences by channel (in-store, online, mobile, ATM, etc.). You can also set transaction spend limits, select geographic locations where the card can be used, set specific merchant categories, view recent transaction history, receive real-time alerts and much more.

What is a real-time alert?

It is an immediate notification sent to your phone. You can select to be alerted on all your payment transactions, including recurring payments, or you can select preferred transactions. Preferred alerts are available by spend limits, location, transaction type, and merchant category.

By turning my card off am I closing my account?

No. Using card controls will not change the status of your account.

How long does it take for a control or alert setting to take effect?

It happens immediately after you set and save the option.

If I have my card turned off will my recurring transactions go through?

Yes. Merchant recurring transactions will be approved. Additionally, you can select to receive alerts on recurring transactions as well.

Can I use *My Location*, *My Region*, and International at the same time?

My Locations and *My Region* work independently or together; however, neither can be used in conjunction with International.

What are *Alert Preferences*?

Alert Preferences let you know every time a card transaction is attempted. You can be alerted for all or preferred transactions. Preferred alerts are also available by location, transaction type, merchant type, and threshold amount.

My alerts are supposed to notify me of every transaction but I am not receiving them.

Only the primary device will receive alerts. Use the settings menu in the app to set your device as primary.

MANAGING THE APP

If I replace my smartphone, how do I begin using the service again?

Simply download the app to your new smartphone and login with your current user ID and password. You can then set your controls and alert preferences.

I received a new card number. Will it automatically be updated in the app?

You will have to add the new account to the app. Go to **Manage Account** and simply add the new card number. Be sure to "unmanage' the old card.

What if I need help with the app?

There is a **Help** function within the app and a **Contact Us** link where you can access South Georgia Banking Company contact information.

How long will my transaction history display?

The last 50 transactions will display in the app for 30 calendar days.

I only want to manage one of my cards, but they're all being displayed.

To select the card(s) you wish to manage, go to **Settings** and choose **Manage Cards**. Then uncheck the card or cards you don't want to manage. Once a card is unmanaged, controls and alerts cannot be set for that card.

How do I access the menu or log out?

Press the icon that has three stacked lines to reach the menu. This icon is usually found in the top right corner.

How do I get more information about the features and functionality of the app?

Detailed information can be found throughout the app. **Help** can be found at the bottom of the login page and listed in the menu. On specific pages such as the **My Location** page tapping the "*i* " next to **My Regions** will open a window with detailed information on how the control works.

What if my smartphone is stolen? How secure is the app?

A password is required to access the app. Also, no personal information stored within the app. The app only displays the last four digits of your card number.