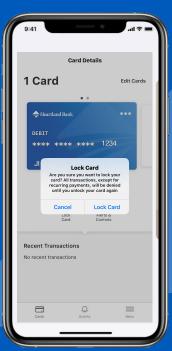


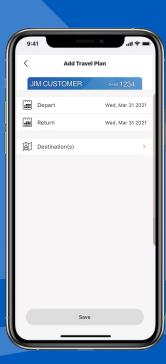
HB Card ControlQuick Reference Guide

- 1. Access HB Card Control by logging into our mobile banking app, HB Mobile.
- 2. After logging in, click "My Cards" under Quick Links on your account screen.
 - The first time accessing Card Control, you'll be directed to download the new app in the app store on your phone. Sign in using your HB Mobile credentials.
 - If you used CardValet in the past, the alerts and controls you set up previously will transfer to Card Control after downloading.



Lock Card

- Turn your debit card off when you're not using it to safeguard against fraud.
- If you believe your card has been lost or stolen, use this feature to turn it off.
- When your card is "off," no withdrawals or purchases will be approved.



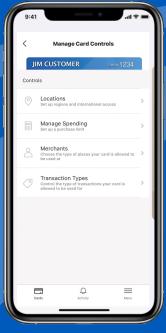
Travel Plan

- Create a travel exemption without contacting the bank.
- Reduce the chances of a transaction denial while traveling.
- Select your depart/return dates and up to 15 domestic and/or international destinations. 2 travel exemptions per card.
- Security token provided for added protection.



Manage Card Alerts

 Stay in control of your finances by receiving real-time alerts when your card is used or declined.



Manage Card Controls

 Control where your debit card is used by setting location controls, spending limits, and how your card is used for transactions by different merchant or transaction types.

