



MyCardRules™

What is MyCardRules?

MyCardRules is an easy-to-use mobile app that lets you set card controls, add restrictions and receive transaction alerts.

Download the MyCardRules app from Google Play™ or the App Store®. Then you can set a wide range of controls and alerts on all your cards. For example, you can:

- Turn your card on or off
- Set transaction spending limits based on your preferences, including dollar amount, transaction type and merchant type
- Get instant alerts on certain types of transactions, like when a transaction is declined
- Set a specific region where the card can be used or restrict usage based on your mobile device's location
- Set parental controls and monitoring

Alerts will show up just like any other notifications you get on your mobile device.

How do I get started?



After you download the MyCardRules app, select "New User" and then enter your card information to begin registration. You'll need to provide:

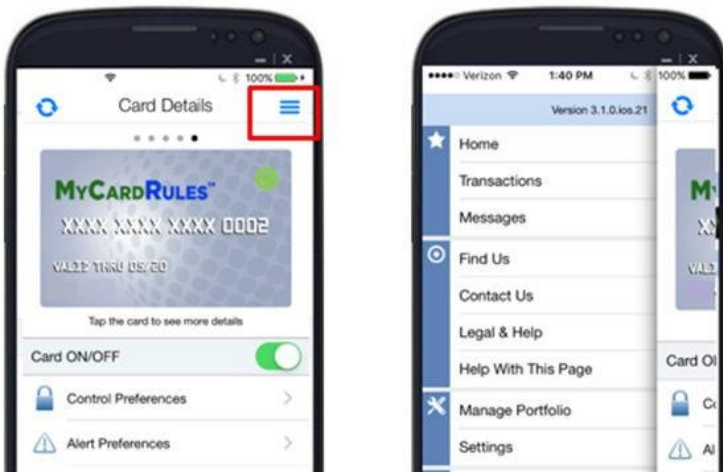
- Card Number
- Expiration Date
- Security Code (on the back of your card)

Next, you'll create a username and password. Once your account is created, you can log in and access the *Card Details* screen.

Navigating Through MyCardRules

A menu is available to navigate throughout the app. From the *Card Details* screen, you can perform the following tasks:

- Tap a card to access details and manage features.
- Tap  **Refresh** to update cardholder data.
- Tap  **Menu** to open the main menu.
- Tap **Home** or swipe left to go back to *Card Details*.



Setting a Passcode


When you log on a new mobile device for the first time, you are given the opportunity to set a MyCardRules passcode. Cardholders who set a passcode are permitted a longer period of inactivity before they time out and must log back in.

This feature is optional and can always be enabled later in **Settings > Passcode**. You may also use the **Settings > Touch ID** feature on the main menu to enable fingerprint identification.

Turning the Card Off and On

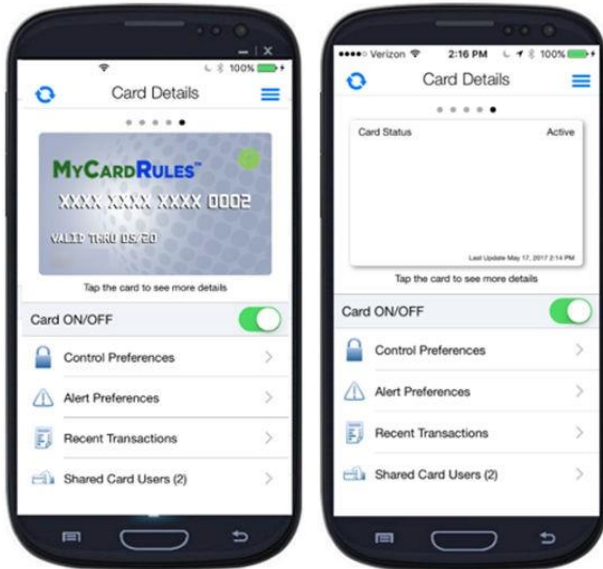
MyCardRules allows cardholders to turn a card on or off. When a card is turned off, most transactions made on the card are denied. Balance inquiries at ATMs are not allowed. Recurring payments continue, and credits and deposits are allowed.

1. Tap the **Card On/Off** slider to turn off the card.
2. Confirm in the *Alert* dialog window that you want to turn off the card. When the card is off, the status indicator on the card front image changes from green (On) to red (Off) and the **Card On/Off** control changes to white.



Member FDIC

Card Details Screen



Front

Back

The front of the *Card Details* screen includes:

- **Card front image** with the cardholder's information and card status icon (green icon = on, red icon = off).
- **Card On/Off**
- **Control Preferences** restrict certain types of transactions based on:
 - Location
 - Merchant Type
 - Transaction Type
 - Spend Limit
- **Alert Preferences** displays alerts for certain transactions based on:
 - Location
 - Merchant Type
 - Transaction Type
 - Spend Limit
- **Recent Transactions** displays recent card charges from approximately previous 30 days.
- **Shared Card Users** displays a list of current shared card users. New shared card users can be added from this screen. Shared Card Users appears for primary cardholders only.

When more than one card has been registered, dots appear above the card image. Swipe either right or left to navigate to a card.

Tap the card front image to display the information on the back of the card.

- **Card Status:** *Active* or *Inactive*
- **Last Update:** Last time the card information was updated from Union Bank's backend system.

Working with Transactions

Filtering Transactions

To filter or search for specific transactions, swipe downward to show the Filter field. There are two ways to filter transactions.

1. Use the *Search Transactions* field.
2. Use the *Filter button* to show additional search fields including tag, start date, end date, or amount.

Receipt Details

On the *Transactions* screen, tap a transaction to show the details of a transaction on a receipt.

Using Tags and Memos

The *Tag* function enables you to categorize a transaction as Business, Personal, Family, or Untagged.

Transaction Status Icons

Each transaction icon reflects a specific transaction status. A star in the upper-right corner of an icon indicates that an alert was generated for that transaction:

Icon	Meaning
	Transaction is posted and alert was not generated.
	Transaction is posted and alert was generated.
	Transaction is denied and alert was not generated.
	Transaction is pending and alert was generated.
	Transaction is denied and alert was not generated.
	Transaction is denied and alert was generated.
	Transaction is cancelled or reversed and alert was not generated.
	Transaction is cancelled or reversed and alert was generated.

Shared Cards

Two or more users may register the same card if they have the entire card number and verification information. Each user who registers a card has full access to controls and is a primary cardholder.

A primary cardholder may share a card with another user, known as a dependent cardholder, by sending an invitation.

Contact your local branch to learn more about Shared Cards.