



Step 1: Enter HFCU Card Number

Authentication Step 1 of 2

Please enter your card number below.

Card Number:



Step 2: Verify Card Info

Authentication Step 2 of 2

Card Number: 4076XXXXXXXX9789

To login, please verify the following information:

3 Digit CVV2/CVC2: [Help](#)

Card Expiration Date (MMYY):

Primary Cardholder's Last 4 Digits of SSN: (If this is a business account, your tax id may be required.)

Postal Code:

Step 3: Read Terms and Conditions



Messages:
Before continuing
please review and accept the terms of service.

Enrollment and Opt in

Website Terms and Conditions of Use

JHA Payment Processing Solutions, Inc. ("Company") Website Terms and Conditions of Use Revised as of October 9, 2014.

Welcome to www.cardguardian.com (the "Website"). smsGuardian is a service that uses text messages to enable you to monitor activity occurring on your account and to promptly respond to fraudulent activity. Below are some important details about smsGuardian. Company provides access to the Website, and its services offered in the Website (collectively called "smsGuardian"), to you subject to the following terms and conditions. In return for gaining access to the Website, you agree to be bound by these terms and conditions of use without limitation or qualification. If you do not intend to be legally bound by these terms and conditions of use, do not access or use the Website.

If you visit the Website, you accept these terms and conditions of use.
Please read them carefully.

PLEASE READ THE FOLLOWING TERMS AND CONDITIONS OF USE AND DISCLAIMERS CAREFULLY BEFORE USING THIS WEBSITE. YOUR USE OF THIS WEBSITE CONSTITUTES YOUR AGREEMENT TO BE BOUND BY THESE TERMS AND CONDITIONS OF USE AND DISCLAIMERS.

Geographic Scope

The Website may be viewed internationally, and may contain references to services not available in all countries. References to a particular service do not imply that the Company intends to make such products or services available in such countries. Unless otherwise specified, Company may offer to provide services featured on the Website only in the United States. The Website is displayed solely for purposes of promoting Company's services in the United States. Unless otherwise specified, the Website is available for visitors outside of the United States only for purposes of information. The Website is controlled by Company from its offices in Washington State in the United States of America.

Service Availability

This service is available for the following telecommunication carriers: <https://www.cardguardian.com/CardGuardian/carriers.do>.

Electronic Communications

When you visit the Website or send e-mails to us, you are communicating with us electronically. You consent to receive communications from us electronically. We will communicate with you by SMS Text messaging, e-mail or by posting notices on the Website. You will receive alerts sent to your cell phone (or other SMS text messaging device) for enrolled Visa, MasterCard, or ATM cards. The number of alerts you receive will be based on your card usage and settings determined by your card issuer. You will not receive more than one message per transaction on each enrolled card. Message and data rates may apply to these communications. You agree that all agreements, notices, disclosures, and other communications that we provide to you electronically via e-mail or by posting notices on the Website satisfy any legal requirement that such communications be in writing.

Your Account

If you use the Website, you are responsible for maintaining the confidentiality of your account and password, and for restricting access to your computer, and you agree to accept responsibility for all activities that occur under your account or password.

Getting Help

If you need help regarding the use of this service or your account, you may text the word HELP to 27576 or reply to an Alert message with the word HELP. You may also click on the "Service Usage Guide" link on the Website or call (888) 868-8611.

Stopping Alerts or Unsubscribing

You may discontinue the receipt of Alerts immediately by texting the word STOP to 27576 or by replying STOP in reply to a smsGuardian Alert. You may also unsubscribe from this service entirely on the Website.

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Reviews, Comments, Communications, and Other Content

Company and its affiliates reserve the right to refuse service, terminate accounts, remove, or edit content in their sole discretion.

Visitors may not post reviews, comments, and other content, send e-cards and other communications, or submit suggestions, ideas, comments, questions, or other information, any of which is illegal, obscene, threatening, defamatory, invasive of privacy, infringing of intellectual property rights, or otherwise injurious to third parties or objectionable, or which consists of or contains software viruses, political campaigning, commercial solicitation, chain letters, mass mailings, or any form of "spam." You may not use a false e-mail address, impersonate any person or entity, or otherwise mislead as to the origin of a card or other content. Company reserves the right (but has no obligation) to remove or edit such content, but does not regularly review posted content.

You represent and warrant that you own or otherwise control all of the rights to the content that you post; that the content is accurate; that use of the content you supply does not violate the Terms and Conditions of Use and will not cause injury to any person or entity; and that you will indemnify Company, its related entities and its affiliates for all claims resulting from content you supply.

From time to time, Company may monitor and edit or remove any activity or content, but it has no obligation to do so. Company takes no responsibility and assumes no liability for any content posted by you or any third party. Harassment in any manner or form on the Website, including via e-mail or chat or by obscene or abusive language is strictly forbidden. Impersonation of others, including a Company employee, host, or representative of other members or visitors to the Website is prohibited. You may not upload to, distribute, or otherwise publish through the Website any content that is libelous, defamatory, obscene, threatening, invasive of privacy or publicity rights, abusive, illegal, or otherwise objectionable, or that constitutes or encourages a criminal offense, violates the rights of any party, or otherwise gives rise to liability or violates any law. You may not upload commercial content on the Website or use the Website to solicit others to join or become members of any commercial online service or other organization.

Product Descriptions

Step 4: Click Accept Service Usage Button



Messages:
Before continuing
please review and accept the usage terms.

Enrollment and Opt in

smsGuardian is a service that uses text messages to enable you to monitor activity occurring on your account and to respond immediately to fraudulent activity. Below are some important details about smsGuardian.

Alert messages

- Your financial institution determines what types of transactions will generate a text message.
- You will receive alerts sent to your cell phone (or other SMS text messaging device) for enrolled Visa, MasterCard, or ATM cards. The number of alerts you receive will be based on your card usage and settings determined by your card issuer. You will not receive more than one message per transaction on each enrolled card.
- Before alerts can be sent, you must confirm your enrollment by successfully texting your enrollment code provided by the smsGuardian website when setting up a device.
- A text message may describe how to respond in order to block your card from use. If the transaction was not performed by you please reply immediately as instructed to block the card from future use. All replies must be received within 12 hours from receipt of the message. You must contact your card issuer to have the block removed.
- If a message exceeds 160 characters you may receive multiple texts to get the complete message.
- **Replying to a text with the word "STOP" will cancel all subscriptions to that mobile device for all enrolled cards.**
- **You may reply to a text with the word "HELP" to receive service information.**

Mobile devices

- Multiple devices can be enrolled in this service. For information regarding the number of devices that may be enrolled per account please contact your financial institution.
- The cell phone or mobile device must have the ability to send and receive text messages and the use of "short codes" must not be blocked. Short codes are special telephone numbers, often five digits long, which are used to send text messages from mobile phones.
- You are responsible for any text messaging fees from your carrier, message and data rates may apply. Additional fees may apply from your card issuer.
- This service is available for the following carriers:
<https://www.cardguardian.com/CardGuardian/carriers.do>

Enrollment details

- Enrollments will be good for a period of one year. You will be notified prior to expiration of your smsGuardian account and may text a reply to renew. The renewal message displays as: "Guardian acct expires soon. To renew for a year Reply AA1234YES. Msg&Data rates may apply, Msgs per issuer settings. Reply STOP to cancel. Reply HELP for Help."
- Changing your mobile service provider will require you to re-enroll your mobile device in the smsGuardian program.
- Some mobile service providers require that we send a 30-day subscription reminder message to their customers participating in the smsGuardian program. You will receive an alert message every 30 days reminding you of your subscription if your mobile service provider is Sprint, Nextel, Boost, or Virgin. The alert message will display as: "Reminder: You have subscribed to Guardian transaction alerts for [FI Name]. Message and data rates may apply. Reply HELP for help. Reply STOP to cancel."

More information

- For additional information about this service, please refer to the "Terms and Conditions" page on this site.
- For questions regarding your mobile device or cellular phone please contact your mobile service provider.
- If you need assistance with the smsGuardian service, please contact your card issuer. For unauthorized transaction assistance, please refer to the contact information provided under the "Contact Us" section of this site.

Step 5: Add Phone Number to Enroll



Devices **Preferences**

Devices **Create Device**

Messages:

Adding a new device will generate a unique code which must be sent to Guardian at 27576 in order to confirm enrollment of the new device. You will be presented with the code to send after you submit your request to add a new device.
Message and Data Rates may apply.

Create New Device

Guardian Alert Service

Messages per card usage and issuer settings. Message & Data Rates May Apply

To STOP services, reply to a Guardian Alert text with the word "STOP" to cancel all subscriptions to that mobile device for all enrolled cards; or unsubscribe via this website.

For HELP, reply to a Guardian Alert text with the word "HELP" to receive service information. You may also click on the "Service Usage Guide" link on this Website or call (888) 868-8611.

Services available only with participating carriers.

For a complete list of Terms and Conditions, please see the link below.

Phone Number: -

Subscription: TRANSACTION_ALERT

Expiration: January 19, 2018

Message and Data Rates May Apply

Step 6: Text the code you receive to 27576 to confirm enrollment of device



Verify Device

You have successfully submitted a new device: [REDACTED]

You must verify this device before you can receive alerts.

Please send the following text to Guardian at **27576** to complete enrollment: "START [REDACTED]"

You will receive a confirmation message upon the device enrollment.

Message and Data rates may apply.

[Continue](#)