

Today's consumers want options that help them take control of their financial lives on the go. CardValet® from Nantahala Bank is a mobile app that allows you to have more control by enabling you to define when, where and how your cards are used.



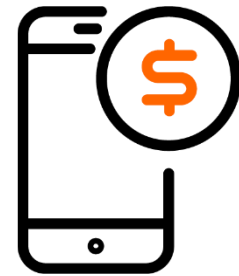
Security

Turn your cards on or off, in an instant, for any reason



Control

Control transactions by category or by dollar amounts



Flexibility

Easily set, customize and modify purchase alerts

Features



Location-based alerts and controls

Location controls restrict transactions to merchants located within a certain range of each cardholder's location (using the phone's GPS); transactions requested outside of the specified range can be declined.



Usage alerts and controls

Users can establish spending limits to allow transactions up to a certain dollar value and decline transactions when amounts exceed pre-defined thresholds.



Merchant alerts and controls

Transactions can be monitored or controlled for specific purchases such as gas, hotel, travel, restaurants and groceries. Transactions can also be monitored and controlled for specific transaction categories like in-store purchases, e-commerce transactions, mail/phone orders and ATM transactions.



On/off setting

Cardholders can disable a lost or stolen card. When the card is "on," transactions are allowed in accordance with each cardholder's usage control settings. When the card is "off," no purchases or withdrawals are approved until the card is turned back on.