

## **Credit Human Federal Credit Union's SMS Texting**

### **Terms & Conditions of Service**

Credit Human Federal Credit Union offers SMS (Short Messaging Service) alerting for many kinds of mobile and online banking activities. Members can opt in to receive SMS texts when someone logs into their account, when transactions over a certain limit occur, to receive balance alerts, transfer alerts and to receive one-time passcodes.

Your use of our SMS service constitutes your agreement with the terms and conditions within this agreement. You agree that your usage of our SMS is conditioned on your providing us with a valid mobile phone number and indicate your agreement to our sending you messages through your wireless provider.

- We may send any SMS communications, either directly, or via a third-party agent or authorized service provider, through your communication services provider to deliver it to you. You agree that your communication services provider is acting as your agent in this capacity.
- You agree to provide a valid phone number for this service so that we may send you information about your account. Credit Human has the sole discretion to determine what information is made available through this service.
- You agree to indemnify, defend, and hold us harmless from and against all claims, losses, liability, costs, and expenses (including reasonable attorneys' fees) arising from your provision of a phone number that is not your own or your violation of applicable federal, state, or local law, regulation, or ordinance. Your obligation under this paragraph shall survive your termination from participating in the SMS program.
- SMS is provided for your convenience and does not replace your monthly account statement(s), which are the official record of your accounts. This service may not be encrypted and may include personal or confidential information about you or your account, such as your account activity or status. You agree to protect your communications devices that receive information through this service and not to let any unauthorized person have access to the information we provide to you through this service. We will not be liable for losses or damages caused in whole or in part by your actions or omissions that result in any disclosure of account information to third parties.
- Receipt of account information through SMS may be delayed or impacted by factor(s) pertaining to your communication services provider or other parties.
- Nothing disclosures or agreements provided in connection with your participation in SMS messaging or the SMS Program creates any new or different liability for us beyond what is already applicable under your existing account agreements.
- There is no separate fee for this service; however, you are responsible for all charges, including, but not limited to, fees otherwise applicable to your account(s) and fees associated with SMS messaging imposed by your communications service provider. Message frequency varies. By participating in the SMS Program, you consent to receive recurring automated text messages. Message and data charges

may apply. Questions concerning your text and data plan and applicable fees should be directed to your communications service provider.

By providing your consent, you are agreeing to the following terms and conditions:

a. When you opt-in to SMS, you consent to receive recurring automated text messages from our service provider. If you provided consent by selecting the text option, the SMS messages may contain one-time passcodes and account alerts. Once you opt-in, Credit Human Federal Credit Union will send an SMS message to confirm that you own or are authorized to provide the telephone number that you used to opt-in. Your consent to receive SMS is not a condition to receiving any Credit Human product or service.

b. You agree Credit Human Federal Credit Union may use an electronic record to document your consent.

c. You can cancel SMS alerts at any time by visiting the Alerts page in mobile and online banking and changing your settings at an individual alert level. To stop all alert SMS messages to a phone number, text STOP from the phone number you no longer wish to receive alerts at. Texting STOP will stop all SMS messages from mobile and online banking to that phone. After you text STOP to us, we will send you a single SMS message confirming you have been unsubscribed, after which you will receive no further SMS messages from us to that number. Once unsubscribed, if you decide to opt in again to receive messages by SMS, visit the Alerts page in mobile and online banking and change your settings at an individual alert level to use the mobile option. Texting START will also opt you back into the SMS program, but you will still need to update your individual alert settings to select the mobile phone number.

d. SMS is not encrypted. Do not send sensitive or nonpublic personal information to Credit Human in a text message. No representative of Credit Human will ever ask you to do this. If you receive an SMS purported to be from Credit Human Federal Credit Union that requests you send a text with sensitive or non-public personal information, please do not respond to it. Instead, contact us immediately at (800) 688-7228.

e. Credit Human makes no warranty regarding availability or reliability of SMS, and Credit Human shall have no liability related to any delay or failure in the delivery or receipt of text messages.

f. Message and data rates may apply for any messages sent to you from Credit Human and to Credit Human from you. If you have any questions about your text plan or data plan, it is best to contact your communications service provider. Carriers are not liable for delayed or undelivered messages.

g. Credit Human may change these terms and conditions at any time, without notice, except as required by law. Such updated terms and conditions shall be effective when posted to Credit Human's website. Credit Human will advise you if these terms and conditions change, and you agree to review the terms and conditions regularly to ensure you are aware of any changes. Your continued use of SMS after the terms and conditions have changed shall constitute your acceptance of the new terms and conditions.

- h. Credit Human may cancel your subscription to any or all SMS communications or terminate any or all SMS services at any time without notice.
- i. The terms of other agreements with Credit Human Federal Credit Union may also apply to your use of SMS. At a minimum, the terms of the Credit Human Membership Agreement apply to your use of Credit Human SMS.
- j. You agree that any action, dispute, claim, or controversy of any nature between you and Credit Human Federal Credit Union arising from or related to an SMS message will be subject to and resolved in accordance with the terms of your Credit Human Federal Credit Union Membership and Account Agreement.
- k. If you are experiencing issues with SMS you can reply with the keyword HELP to get more information, or you can call the Member Service Center directly at 800-688-7228.
- l. Credit Human Federal Credit Union values your privacy. PII (Personal Identifiable Information) obtained from SMS communications will not be shared with third parties for their own marketing reasons/purposes. If you have any questions regarding privacy, please read our privacy policy at <https://www.credithuman.com/Privacy>.