

## **Text (SMS) Messaging Terms and Conditions**

**IMPORTANT! PLEASE READ THESE SMS TEXTING TERMS AND CONDITIONS. YOU AGREE TO ABIDE BY AND BE BOUND TO THESE SMS TEXTING TERMS AND CONDITIONS.**

**Definition.** In this Text (SMS) Messaging Terms and Conditions, the words "you," "your," and "yours" mean any individual using the text/messaging services. The words "we," "us," "our" and "Credit Union" mean Community Choice Credit Union.

**Agreement.** The Credit Union's text messages are intended to provide informational, transactional, or marketing information regarding our products and services. By completing this document, you agree that you have consented to the options you selected below related to opting-in or opting-out of text messages in conjunction with the services we offer to you. Consenting to receive text messages is not required to open or maintain an account with us. In the event of a conflict between these Terms and Conditions and the Consent to Contact section of our Membership and Account Agreement, these Terms and Conditions will control as it relates to text messaging between you and us, otherwise the Membership and Account Agreement will control.

Your cellular provider's message and data rates may apply to our confirmation text message and all subsequent text messages. You understand the text messages we send may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private. Please notify us immediately if you change mobile numbers or plan to provide your phone to another person. We do not share, sell or trade our members' phone numbers.

**Fees.** We do not charge or impose a fee of any kind for your access to or use of text (SMS) messaging. However, you are responsible for any and all charges, including, but not limited to, fees otherwise applicable to your account(s) and fees associated with text messaging imposed by your communications service provider. Standard message and data charges may apply to each text sent or received (please contact your mobile communication service provider for pricing plans).

**How to Opt-In.** Select the text messages opt-in options below, which may include autodialed or prerecorded text messages, for the services we provide or those provided by our affiliates or service providers.

**How to Opt-Out.** Select the applicable option below. Also, if you wish to stop receiving text messages you have agreed to receive, reply to any text message we have sent you and in the reply simply text/type STOP. Your stop request will become effective within one day. You may also stop text messages by calling 877.243.2528, or emailing [membersupport@communitychoicecu.com](mailto:membersupport@communitychoicecu.com). However, opt-out call and email methods are only applicable once a text is initiated from us and may require more time to take effect. Per applicable law, we may confirm the nature of the texts you no longer want to receive from us.

**Changes to Terms and Conditions.** The Credit Union may revise, modify, or amend these Text (SMS) Messaging Terms and Conditions at any time, without notice, except as required by law. Any revision, modification, or amendment shall be effective when it is posted to our website (<https://www.communitychoicecu.com/agreements-disclosures/>). You agree to review these Text (SMS) Messaging Terms and Conditions periodically to ensure that you are aware of any changes. Your continued use of a Credit Union text messaging service after the Terms and Conditions have changed shall constitute your acceptance of those changes.

**Termination of Text Messaging.** We may suspend or terminate your receipt of Credit Union text messages if we believe you breach these Text (SMS) Messaging Terms and Conditions or your Membership Agreement. Your receipt of Credit Union text messages is also subject to termination should your mobile telephone service terminate or lapse. We reserve the right to modify or discontinue all or any part of our text messages, with or without notice. We may cancel, restrict the use of or interrupt your free subscription to any and all Credit Union text messaging services or terminate any and all Credit Union text messaging services at any time, without notice to you.

**Security.** Text messages to the Credit Union numbers are not encrypted. Please do not send us sensitive or non-public personal information in a text message. No representative of the Credit Union will ever ask you to do this. **If you receive a text message purported to be from the Credit Union that requests you send a text with sensitive or non-public personal information, please do not respond to it.** Instead, you must notify us immediately by telephone at (877) 243-2528.

**Disputes.** You agree that any action, dispute, claim, or controversy of any nature between you and the Credit Union arising from or related to the Credit Union's text message service will be subject to and resolved in accordance with the terms of the Credit Union's Membership and Account Agreement.

**Privacy.** The Credit Union values your privacy. To review our Privacy Disclosure, please visit the Membership Agreement & Disclosures page on our website (<https://www.communitychoicecu.com/agreements-disclosures/>).

**Please complete the following:**

Yes, I consent to receive all text messages from Community Choice Credit Union, including advertising and marketing texts, to the phone number provided here:\_\_\_\_\_.

Yes, I consent to receive ONLY informational text messages, and NOT advertising or marketing texts, to the phone numbers associated with my account(s).

No, I do not consent to receive any text messages from Community Choice Credit Union.

I understand that opting out of text messages may limit timely communication about my account and services that I may have received via text.

I understand that:

- I am not required to consent to receiving texts as a condition of my membership with Community Choice Credit Union.
- I may revoke my consent at any time per in the terms and conditions provided to me.
- Message and data rates may apply.
- If my contact information changes, I will inform Community Choice Credit Union by updating through e-Banking, by chat, or by calling (877) 243.2528.

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_