

SMS TEXT HOME BANKING TERMS AND CONDITIONS - DISCLOSURE

Your credit union's SMS home banking service ("SMSHB") enables you to access your account(s) through an SMS text-enabled cell phone.

BY ACTIVATING ONE OR MORE CELL PHONES FOR THIS SERVICE, YOU AGREE TO THE FOLLOWING TERMS AND CONDITIONS:

The SMSHB service allows you to request and receive electronic text messages about your accounts and/or request certain pre-authorized transfers on your account(s) at the credit union. We send text messages to you based upon the instructions you provide at the time of the SMSHB request that you send. You hereby acknowledge and accept that each message is sent to you without being encrypted and will include certain information requested on your credit union account(s).

You may request and receive text messages concerning your accounts on any text-enabled cell phone. It is your responsibility to determine if your cell phone service provider supports text messaging and your telephone is capable of receiving text messages. The credit union's SMSHB messages are subject to any of the terms and conditions of your agreement(s) with your cell phone carrier. You are responsible for any fees imposed by your cell phone service provider even if your use of the SMSHB service causes those fees to change.

Once you activate your cell phone for this service, YOU are responsible for keeping any personal information in your cell phone secure. For your protection, you agree to:

1. Login to home banking and cancel your SMSHB service if you cancel your service with your cell phone provider.
2. Login to home banking and cancel your SMSHB service if your cell phone is lost or stolen.
3. Login to home banking and cancel or edit your SMSHB service if you change your cell phone provider or change your cell phone number.
4. Erase your 'Sent Messages' and 'Inbox' that may contain your SMSHB PIN number or other information.

You acknowledge, agree and understand that your receipt of any SMSHB messages may be delayed or prevented by factor(s) affecting your cell phone service provider and/or other factors outside our control. We neither guarantee the delivery nor the accuracy of the contents of any message. You agree to not hold the credit union, including its agents, employees, or volunteers, liable for any losses, damages or costs that may arise in whole or in part, from:

- (a) a non-delivery, delayed delivery, or the misdirected delivery of any message;
- (b) inaccurate or incomplete content in any message; or
- (c) your reliance on or use of the information provided in any SMSHB service message for any purpose.

The credit union provides this service as a convenience to you. We do not use text messaging for any purpose not included in this system and will not respond to text messages sent to us that do not comply with appropriate action codes. A SMSHB message does not constitute an official record for the account to which it pertains. The credit union reserves the right to terminate this service or begin charging a fee for such service at any time without prior notice to you. All provisions of any agreements or disclosures previously made pertaining to your credit union accounts remain in effect and are not superseded or amended by this agreement.