



## **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) Terms and Conditions, the words "you", "your", and "yours" means any individual using the text/messaging services. The words "we", "us", "our" and "Credit Union" mean Verve, a Credit Union.

**Agreement.** The Credit Union's text messages are intended to provide informational details or specific documentation requests on applications, as an alternative means of verification (one-time passwords), or marketing text alerts. By providing your cell phone number, you have provided us with consent to send you text messages in conjunction with the services we provide. Your cellular provider's message & data rates may apply to our confirmation message and all subsequent 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.** Consent is optional and message frequency may vary. By providing your cell phone number, you have provided us with your consent to send you text messages in conjunction with the services we provide. We may ask you to reply in the affirmative in the manner indicated in an initial text message (e.g., Y or Yes, Start).

**How to Opt-Out.** If you wish to stop receiving text messages, 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 800-448-9228 or emailing [info@verveacu.com](mailto:info@verveacu.com). However, call and email methods are only applicable once a text is initiated from us and may require more time to take effect.

**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://verveacu.com>. You agree to review these Text 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 and Account 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 to the Credit Union 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 800-448-9228.

**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 Master Account Agreement or Business Master Account Agreement.

**Privacy.** The Credit Union values your privacy. To review our Privacy Policy, please visit the Legal + Disclosure page on our website <https://verveacu.com>.