

## **Christian Financial Credit Union SMS Marketing Message Program – Terms and Conditions**

Effective Date: 02/12/2024

These terms and conditions apply to anyone who agrees to receive promotional and personalized marketing text messages from Christian Financial Credit Union (hereinafter, “We”, “Us”, “Our”). By opting into this service, you consent to receive mobile marketing text alerts using an automatic telephone dialing system. **Consent to receive marketing text messages is not required as a condition of obtaining any product or service.** If at any time you no longer agree to the terms and conditions, you must opt out as described below.

### **Text Messages**

Without limiting the scope of the SMS Marketing Message Program (the “Program”), users that opt in can expect to receive text messages from us regarding special member-only offers, personalized promotional offers, and general information about our products and services. The text message program is a standard SMS program where message and data rates may apply. Message frequency varies. Text messages between you and Christian Financial Credit Union will not be encrypted.

### **Your Mobile Phone Number**

By opting in to receive text messages, you agree that the mobile phone number is yours, that you have permission to use that mobile number, and you confirm you are over the age of 13.

### **STOP Information**

**You can stop getting text messages from us at any time.** This is called opting out. Text **STOP** to CFCU4U (232848) to stop receiving CFCU Info SMS messages from Christian Financial Credit Union (you will receive a confirmation text).

### **Duty to Notify and Indemnify**

If at any time you intend to stop using the mobile phone number that has been used to opt-in to the Program, including canceling your service plan or transferring the phone number to another party, you agree that you will complete the STOP process set forth above prior to ending your use of the mobile phone number. You understand and agree that your agreement to do so is part of these terms and conditions. You further agree that, if you discontinue the use of your mobile phone number without notifying us of such change, you agree that you will be responsible for all costs (including attorney fees) and liabilities incurred by us, or any party that assists in the delivery of the text messages, as a result of claims brought by individual(s) who are later assigned that mobile phone number.

YOU AGREE THAT YOU SHALL INDEMNIFY, DEFEND, AND HOLD US HARMLESS FROM ANY CLAIM OR LIABILITY RESULTING FROM YOUR FAILURE TO NOTIFY US OF A CHANGE IN THE INFORMATION YOU HAVE PROVIDED, INCLUDING ANY CLAIM OR LIABILITY UNDER THE TELEPHONE CONSUMER PROTECTION ACT, 47 U.S.C. 227, et seq., OR SIMILAR STATE AND FEDERAL LAWS, AND ANY REGULATIONS PROMULGATED THEREUNDER RESULTING FROM US ATTEMPTING TO CONTACT YOU AT THE MOBILE PHONE NUMBER YOU PROVIDED.

### **HELP Information**

For additional information, text **HELP** to CFCU4U (232848) or contact 586.772.6330.

**Supported carriers are:**

AT&T, Sprint, T-Mobile®, Verizon Wireless, Boost, Cricket, MetroPCS, U.S. Cellular, Virgin Mobile, Google Voice, ACS Wireless, Advantage Cellular (DTC Wireless), Appalachian Wireless, Atlantic Tele-Network International (ATN), Bandwidth, Bluegrass Cellular, Buffalo Wireless, CableVision, Carolina West Wireless, Cellcom, Copper Valley, C-Spire Wireless (formerly Cellsouth), Cellular One of East Central Illinois, Chariton Valley Cellular, Cross (dba Sprocket), Duet IP, Element Mobile, EpicTouch, GCI Communications, Golden State, Hawkeye (Chat Mobility), Hawkeye (NW Missouri Cellular), i Wireless (IOWA Wireless), Illinois Valley Cellular, Immix (Keystone Wireless / PC Management), Inland Cellular, Mobi PCS (Coral Wireless LLC), Mosaic, MTA Communications, MTPCS / Cellular One (Cellone Nation), Nex-Tech Wireless, Panhandle Telecommunications, Peoples Wireless, Pine Belt Wireless, Pine Cellular, Pioneer, Plateau, Revol Wireless, RINA, SI Wireless/Mobile Nation, SouthernLinc, SRT Wireless, Thumb Cellular, Union Wireless, United, Viaero Wireless, West Central Wireless, Leaco, Nemont/Sagebrush. T-Mobile is not liable for delayed or undelivered messages.

We take your privacy seriously. Please visit <https://www.christianfinancialcu.com/Disclosures/Online-Privacy-Policy/> to review our privacy policy.