



ACT 1st Federal Credit Union Text Messaging (SMS Wireless)
Terms and Conditions

By providing your cell phone number or texting "Yes" and opting in to ACT 1st Federal Credit Union (ACT 1st FCU) Promotional Text Messaging (SMS Wireless), you agree to the following terms and conditions:

You have provided us with your consent to send you promotional text messages in conjunction with the financial services you requested. Your cellphone service provider's **Message & Data Rates** may apply to our initial text message and all subsequent text messages. These text messages will be delivered to you using an automated system. You agree to receive these automated text messages at the number of the phone that you used to opt-in, which you own or are authorized to provide. Your consent to receive these automated text messages is not a condition of receiving any ACT 1st FCU product or service. **You may revoke your consent at any time.**

To revoke your consent at any time text **"STOP"**. After you send the SMS message **"STOP"** to us, we will send you an SMS message to confirm that you have been unsubscribed. After this, you will no longer receive SMS messages from us.

If you want to resubscribe to promotional text messaging, text **"ACT1FCU"** to 301-729-8015 and we will start sending SMS messages to you again. **Promotional text messaging is different from support text messaging.**

To receive support, you may send an SMS message to 301-729-8015 during business hours and an ACT 1st FCU representative will respond.

For help or further information text **"SOS"**. After you send the SMS message **"SOS"** to us, we will respond with instructions on how to use our service as well as how to unsubscribe.

ACT 1st FCU charges no fee for this text service, but your cellular carrier's message and data rates may apply. You may receive up to two SMS messages per week. If you have any questions about your text plan or data plan, it is best to contact your wireless provider. Participating carriers include, but are not limited to, AT&T, Verizon Wireless, T-Mobile, Sprint, MetroPCS U.S. Cellular, Alltel, Boost Mobile, Nextel, Union Wireless, and Virgin Mobile.

You understand the text messages we send may be seen by anyone with access to your phone. You are responsible and should take steps to safeguard your phone and your text messages if you want them to remain private. Text messages are not encrypted. DO NOT ATTEMPT TO SEND SENSITIVE OR CONFIDENTIAL INFORMATION VIA TEXT MESSAGING. ACT 1st FCU will never ask that you send us sensitive information via text message. If you receive a text message purported to be from ACT 1st FCU requesting sensitive information, please do not respond and contact ACT 1st FCU immediately by phone at 301-729-8015.

ACT 1st FCU makes no warranty regarding the availability or reliability of this service, and ACT 1st FCU shall have no liability related to any delay or failure in the delivery or receipt of messages from ACT 1st FCU Text Messaging (SMS Wireless).

ACT 1st FCU may change these terms and conditions at any time. Updated terms and conditions shall be effective when posted to ACT 1st FCU's website. You agree to review the terms and conditions regularly to ensure you are

aware of any changes. Your continued use of this service after the terms and conditions have been changed shall constitute your acceptance of the new terms and conditions.

ACT 1st FCU may cancel your subscription to this text messaging service at any time without notice to you.

Depending on your relationship with ACT 1st FCU, the terms of other agreements may apply to your use of ACT 1st FCU Text Messaging (SMS Wireless). At a minimum, the use of ACT 1st FCU Text Messaging (SMS Wireless) by ACT 1st FCU members shall be subject to the terms of the ACT 1st FCU Membership and Account Agreement.

ACT 1st FCU values your privacy. A record of your text messages may be kept on file for training purposes. Please see ACT 1st FCU's Privacy Policy at <https://www.act1stfcu.org/notices/privacy-policy/> for further details.