

Waterbury CT Teachers FCU (WCTFCU)

Texting Terms and Conditions (SMS)

By providing your cell phone number or texting "WCTFCU" and opting-in to WCTFCU Credit Union ("WCTFCU") Text Messaging (SMS Wireless), you agree to the following terms and conditions:

- a. You have provided us with your consent to send you text messages in conjunction with the financial services you requested. Your cellphone service provider's Msg&Data Rates may apply to our initial text message and all subsequent text messages. These text messages may be delivered to you using an automated dialing system. You agree to receive these 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 WCTFCU product or service. You may revoke your consent at any time.
- b. To revoke your consent at any time text "STOP". For help or further information text "HELP".
- c. WCTFCU charges no fee for this text service, but your cellular carrier's message and data rates may apply. Participating carriers include, but are not limited to, AT&T, Verizon, T-Mobile, and Sprint.
- d. 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. WCTFCU will never ask that you send us sensitive information via text message. If you receive a text message purported to be from WCTFCU and requesting sensitive information, please do not respond and contact WCTFCU immediately by phone at 203-758-9500.
- e. WCTFCU makes no warranty regarding availability or reliability of this service, and WCTFCU shall have no liability related to any delay or failure in the delivery or receipt of messages from WCTFCU Text Messaging (SMS Wireless).
- f. WCTFCU may change these terms and conditions at any time. Updated terms and conditions shall be effective when posted to WCTFCU'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.
- g. WCTFCU may cancel your subscription to this text messaging service at any time without notice to you.
- h. Depending on your relationship with WCTFCU, the terms of other agreements may apply to your use of WCTFCU Text Messaging (SMS Wireless). At a minimum, use of WCTFCU Text Messaging (SMS Wireless) by WCTFCU members shall be subject to the terms of the WCTFCU Membership and Account Agreement.
- i. WCTFCU values your privacy. Please see WCTFCU's Privacy Policy at <https://www.wctfcu.com>