



Text (SMS) Message Terms and Conditions

By providing your mobile number you are opting into Telco Community Credit Union Text Messaging (SMS Wireless), you agree to the following terms and conditions:

1. You have provided us with your consent to send you text messages in conjunction with the financial services you requested. Your cell phone 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 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 Telco Community Credit Union product or Service. **You may revoke your consent at any time.**
2. At any time, you may text **"STOP"** to stop receiving text messages from the number that is texting you or **"STOP ALL"** to opt-out of all Telco Community Credit Union text communication.
3. Telco Community Credit Union charges no fee for this text service, but your cellular carrier's message and data rates may apply.
4. **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.** Telco Community Credit Union will never ask you to send us sensitive information via text message. If you receive a text message purporting to be from Telco Community Credit Union that requests you send a text with sensitive information, please do not respond to it. Instead, contact Telco Community Credit Union immediately by calling (828) 252-6458.
5. Telco Community Credit Union may change these terms and conditions at any time. Updated terms and conditions shall be effective when posted to Telco Community Credit Union 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.
6. Telco Community Credit Union may cancel your subscription to this text messaging service at any time without notice to you.
7. Depending on your relationship with Telco Community Credit Union, the terms of other agreements may apply to your use of Telco Community Credit Union Text Messaging (SMS Wireless). At a minimum, use of Telco Community Credit Union Text Messaging (SMS Wireless) by Telco Community Credit Union members shall be subject to the terms of the Telco Community Credit Union Membership Agreement.
8. Telco Community Credit Union makes no warranty regarding availability or reliability of this service, and Telco Community Credit Union shall have no liability related to any delay or failure in the delivery or receipt of messages from Telco Community Credit Union Text Messaging (SMS Wireless).
9. You agree that any action, dispute, claim, or controversy of any nature between you and Telco Community Credit Union arising from or related to a Telco Community Credit Union text message service will be subject to and resolved in accordance with the terms of your Telco Community Credit Union Membership Agreement and Disclosure.
10. Telco Community Credit Union values your privacy. Please see Telco Community Credit Union's Privacy Policy at <https://www.telcoccu.org/privacy-policy>.