

Texting Privacy Policy – June 10, 2024

The Family Credit Union (TFCU) Mobile Texting Privacy Policy explains how we collect, use, protect and disclose information and data when you communicate with us via our mobile texting service which we are in partnership with TextByChoice. Our separate Privacy Policy, along with this Mobile Texting Privacy Policy, describes the privacy and data security practices we follow.

By opting into our transactional text service, you consent to receive mobile text messages that are related to an ongoing process, or if you text us requesting specific information related to your account. Consent to receive text messages is not required as a condition of receiving any of our services.

Text messages that TFCU will not initiate are telemarketing, cross-marketing, solicitation, debt collection or advertising content.

TFCU will not ask for your personal information via a text message even if we begin the text. In turn we ask that you do not include personal information such as account number or social security number. If we need to detect your identity, we will ask secure out of wallet type questions to ensure that we are communicating with the account holder. Additionally, your cell number and/ or personally identifiable information will never be shared with third parties.

By opting in, you confirm you are over the age of 13.

Operational messages may include but are not limited to, credit union news, general updates on existing loan applications or account status e.g. application updates, approval notices, funding notices, and self-service actions.

Text message received from TFCU will clearly state our name and contact information.

Opt In – New members

To Opt In you will need to sign up during a new application process or contact a customer service representative. Message and data rates may apply

Opt In – Current members

Current members of TFCU that have provided a mobile device phone number associated with their account will receive a one-time Agreement text message:

I consent to receiving text messages from The Family Credit Union. Msg&Data Rates May Apply. Message frequency varies. Reply HELP for help or STOP to cancel.

1st text thereafter:

Hi <AccountHolder Name>

We're excited to be communicating with you via text! In case texting doesn't work well for you, you can reply with STOP. Otherwise stay tuned for important alerts and announcements from us.

Cancellation: You may cancel the SMS service at any time. Just reply **“STOP”**. After you send the SMS message **“STOP”** to TFCU we will send you an SMS message to confirm that you have unsubscribed. After this, you will no longer receive SMS messages from us. To join again, you can sign up during a new application process or contact a representative and we will start sending SMS messages to you again. Message and data rates may apply.

Technical Difficulties: If you are experiencing issues with the messaging program you can reply with the word **“HELP”** or email support@familycu.com for more assistance, or you can get help directly by phone at 563-388-8328.

Message and data rates may apply for any messages sent to you from us and to us from you. You will receive messages at varying frequencies based on your account or application status and the actions you initiate or with a customer service representative. If you have any questions about your text plan or data plan, it is best to contact your wireless provider. Carriers are not liable for delayed or undelivered messages.

If you have any questions regarding your general privacy and what we do with the information that we collect, please read our privacy policy at www.familycu.com/disclosures.