

FirstLight Federal Credit Union's SMS Texting Terms & Conditions

FirstLight Federal Credit Union (FirstLight) offers SMS (Short Messaging Service) alerting for many kinds of mobile and online banking activities. Members can opt in to receive SMS texts when transactions over a certain limit occur, to receive balance alerts, transfer alerts and to receive one-time passcodes.

Your use of our SMS service constitutes your agreement with the terms and conditions within this agreement which includes the following:

- You agree that your usage of our SMS service is conditioned on you providing us with your valid mobile phone number and indicate your agreement to receive messages from FirstLight Federal Credit Union through your wireless provider.
- You agree to provide a valid phone number for this service so that we may send you information about your account. FirstLight has the sole discretion to determine what information is made available through this service.
- You agree to indemnify, defend, and hold us harmless from and against all claims, losses, liability, costs, and expenses (including reasonable attorneys' fees) arising from your provision of a phone number that is not your own or your violation of applicable federal, state, or local law, regulation, or ordinance. Your obligation under this paragraph shall survive your termination from participating in the SMS program.
- You agree that FirstLight may send any SMS communications, either directly, or via a third-party agent or authorized service provider, through your communication services provider to deliver it to you. You agree that your communication services provider is acting as your agent in this capacity.
- You agree that no disclosures or agreements provided in connection with your participation in SMS messaging or the SMS Program creates any new or different liability for us beyond what is already applicable under your existing account agreements.
- You agree to the receipt of account information through SMS may be delayed or impacted by factor(s) pertaining to your communication services provider or other parties.
- You acknowledge and understand that the SMS is provided for your convenience and does not replace your monthly account statement(s), which are the official record of your accounts. This service may not be encrypted and may include personal or confidential information about you or your account, such as your account activity or status. You agree to protect your communications devices that receive information through this service and not to let any unauthorized person have access to the information we provide to you through this service. We will not be liable for losses or damages caused in whole or in part by your actions or omissions that result in any disclosure of account information to third parties.
- You acknowledge and understand that there is no separate fee for this service; however, you are responsible for all charges, including, but not limited to, fees otherwise applicable to your account(s) and fees associated with SMS messaging imposed by your communications service provider. Message frequency varies. By participating in the SMS Program, you consent to receive recurring automated text messages. Message and data charges may apply. Questions concerning your text and data plan and applicable fees should be directed to your communications service provider.

By providing your consent, you are agreeing to the following terms and conditions:

a. When you opt-in to SMS, you consent to receive recurring automated text messages from our service provider. If you provided consent by selecting the text option, the SMS messages may contain one-time passcodes and account alerts. Once you opt-in, FirstLight will send an SMS message to confirm that you own or are authorized to provide the telephone number that you used to opt-in. Your consent to receive SMS is not a condition to receiving any FirstLight product or service.

b. You agree FirstLight Federal Credit Union may use an electronic record to document your consent.

c. To stop SMS messages to a phone number from the service associated to the phone number offered by the Credit Union, text STOP from the phone number you no longer wish to receive alerts from. After you text STOP to us, we will send you a single SMS message confirming you have been unsubscribed, after which you will receive no further SMS messages for the service associated with that number. If you want to receive SMS messages again, texting START will opt you back into the SMS program/service associated with the number and we will start sending SMS messages to you again.

d. SMS is not encrypted. Do not send sensitive or nonpublic personal information to FirstLight in a text message. No representative of FirstLight will ever ask you to do this. If you receive an SMS purported to be from FirstLight Federal Credit Union that requests you send a text with sensitive or non-public personal information, please do not respond to it. Instead, contact us immediately at one of the following numbers:

- (800) 351-1670;
- (915) 561-1172; or
- (575) 526 - 4401.

e. FirstLight makes no warranty regarding availability or reliability of SMS, and FirstLight shall have no liability related to any delay or failure in the delivery or receipt of text messages.

f. Message and data rates may apply for any messages sent to you from FirstLight and to FirstLight from you. If you have any questions about your text plan or data plan, it is best to contact your communications service provider. Carriers are not liable for delayed or undelivered messages.

g. FirstLight may change these terms and conditions at any time, without notice, except as required by law. Such updated terms and conditions shall be effective when posted the FirstLight website. FirstLight will advise you if these terms and conditions change, and you agree to review the terms and conditions regularly to ensure you are aware of any changes.

h. If you have any questions regarding privacy, please read our privacy policy:

[https://www.firstlightfcu.org/files/html/FirstLight-Privacy-Disclosure 2021 Final.pdf](https://www.firstlightfcu.org/files/html/FirstLight-Privacy-Disclosure%202021_Final.pdf)

Your continued use of SMS after the terms and conditions have changed shall constitute your acceptance of the new terms and conditions.