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SMS Texting Terms and Conditions

- a. By providing your consent, you are opting-in to the following terms and conditions ("SMS text service"). If you provided consent in writing, sent a return text "Yes", or clicked on the web opt-in, you expressly (i) opt-in to the SMS text service offered by and (ii) consent to receive marketing or non-marketing text messages, as applicable, from Texas Bay Credit Union and others texting on its behalf, including text messages made with an automatic telephone dialing system ('auto dialer'), at the telephone number(s) you provide. Consent to receive informational, transactional and account related text messages is provided in your Membership Agreement and Mobile Text Banking Terms and Conditions.
- b. Your consent to receive SMS-automated text messages is not a condition of receiving any Texas Bay Credit Union product or service. You may revoke your consent at any time. To revoke your consent for the SMS text service text "**STOP**" to the Texas Bay Credit Union telephone number, 855-412-5637. This will not opt you out of Text Banking or Online Banking automated alerts. For all further help or information, send a return text with "**HELP**".
- c. Texas Bay Credit Union will not send you more than five (5) text messages containing special offers or promoting Texas Bay Credit union products per month.
- d. Texas Bay Credit Union charges no fee for the SMS 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.
- e. You represent that you are the account holder for the mobile telephone number(s) that you designated as your cell phone on your Texas Bay Credit Union membership and that mobile number is your current mobile telephone number. 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. Texas Bay Credit Union will not be responsible for any loss or damage that could result from interception or misuse of any information by third parties or undelivered text messages.
- f. Texas Bay Credit Union may also send you text messages containing HTTPS links to exchange sensitive or nonpublic information online to a texasbaycu.org website. These links will open a texasbaycu.org website in your phone's mobile browser with a "lock" icon to denote the encrypted HTTPS connection.
- g. If you receive a text message claiming to be from Texas Bay Credit Union that requests you send a text with sensitive or nonpublic personal information, please do not respond and contact Texas Bay Area Credit Union immediately by phone at 713-852-6700.
- h. You are responsible for notifying Texas Baby Credit Union immediately if you change your mobile telephone number, if you lose your phone or if your phone is stolen. You may notify Texas Bay Credit Union of a number change or a lost or stolen phone by contacting Texas Bay Credit Union at 713-852-6700.
- i. Texas Bay Credit Union makes no warranty regarding availability or reliability of the SMS text service, and Texas Bay Credit Union shall have no liability related to any delay or failure in the delivery or receipt of messages from Texas Bay Credit Union text messaging services.
- j. Texas Bay Credit Union may change these terms and conditions at any time, and such updated terms and conditions shall be effective when posted to Texas Bay Credit Union's website. You agree to review the terms and conditions regularly to ensure you are aware of any changes. Your continued use of the SMS text service after the terms and conditions have been changed shall constitute your acceptance of the new terms and conditions.
- k. Texas Bay Credit Union may cancel your participation to the SMS text service at any time without notice to you.
- l. The terms of other agreements with Texas Bay Credit Union may also apply to your use of any Texas Bay Credit Union text service. At a minimum, the terms of the Texas Bay Credit Union Membership and Account Agreement apply to your use of Texas Bay Credit Union SMS text service.
- m. Texas Bay Credit Union values your privacy. Please see Texas Bay Credit Union's Privacy Policy at <https://www.texasbaycu.org/about-us/privacy-policy>.