



The credit union with *heart!*

Text Messaging Service

Terms of Use

Banner Federal Credit Union (“BANNER FEDERAL”) offers to provide you with certain non-emergency, automated text messages sent to your mobile phone or device under the Telephone Consumer Protection Act. By indicating your consent to receive those services, you agree to the following terms:

1. Consent.

You expressly authorize BANNER FEDERAL to contact you via text message, sent to the cell phone number you have provided, for purposes that may include, but not be limited to, marketing/advertising, reporting fraud or suspicious activity on your account, communications about existing accounts and loans, money transfers, and notifications of late payments (the “Service”). You agree that BANNER FEDERAL may use an automatic dialing system to send text messages at any number you have provided to BANNER FEDERAL for this Service. You are not required to consent to the Service as a condition of purchasing any goods or other services from BANNER FEDERAL.

2. Your Representations.

By consenting to the Service, you represent that you are the owner of, or an authorized user of, the wireless device whose telephone number you have provided to subscribe to the Service. You represent that you are authorized to provide the cellular phone number or numbers you used to enroll in the Service.

3. Charges.

BANNER FEDERAL does not charge a fee for the Service. However, message and data rates of your wireless carrier may apply to messages sent to you by BANNER FEDERAL, depending on your plan.

4. Data Collection and Use.

Data obtained from you in connection with this Service may include your

mobile phone number, your carrier's name, and the date, time and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop and improve the Service. We will not sell your information to any other party, except in the circumstance of a sale or merger that involves the transfer of substantially all of BANNER FEDERAL's assets. We reserve the right at all times to disclose any information as necessary to: (a) satisfy any law, regulation or governmental request; or (b) protect our rights or property.

In the event there is a conflict between these Terms of Use and BANNER FEDERAL's Privacy Policy, the Privacy Policy controls.

5. Messaging or Transmission Failures.

BANNER FEDERAL is not responsible for any delays or failures in your receipt of any text messages.

6. Termination of Service.

BANNER FEDERAL may suspend or terminate the Service at any time. You may opt out of the Service at any time by emailing inform@bannerfcu.org, writing to us at Banner Federal Credit Union, 9321 W. Thomas RD Ste 125, Phoenix, AZ 85037, or texting STOP when you receive an automated message.