

By texting "Yes" and opting-in to SUFCU Text Offers and Information, you agree to the following terms and conditions:

- a. You consent to receive text messages containing special offers or referencing products we think might be useful to you. 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 SUFCU product or Service. You may revoke your consent at any time.
- b. To revoke your consent at any time text "STOP". For help or further information text "HELP".
- c. You will not receive more than ten (10) text messages from SUFCU per month.
- d. SUFCU Charges no fee for this text service, but your cellular carrier's message and data rates may apply. Participating carriers include AT&T, Verizon, T-Mobile, and Sprint.
- e. Text messages are not encrypted. Do not attempt to send sensitive information via text messaging. SUFCU will never ask that you send us sensitive information via text message. If you receive a text message purported to be from SUFCU and requesting sensitive information, please do not respond and contact SUFCU immediately by phone at 812-425-0111.
- f. SUFCU makes no warranty regarding availability or reliability of this service, and SUFCU shall have no liability related to any delay or failure in the delivery or receipt of messages from SUFCU Text Offers and Information.
- **g.** SUFCU may change these terms and conditions at any time. Updated terms and conditions shall be effective when posted to SUFCU's 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.
- h. SUFCU may cancel your subscription to this text messaging service at any time without notice to you.
- i. Depending on your relationship with SUFCU, the terms of other agreements may apply to your use of SUFCU Text Offers and Information. At a minimum, use of SUFCU Text Offers and Information by SUFCU members shall be subject to the terms of the SUFCU Membership and Account Agreement.
- **j.** You agree that any action, dispute, claim, or controversy of any nature between you and SUFCU arising from or related to SUFCU Text Offers and Information, other than claims properly filed in small claims court, will be subject to and resolved by binding arbitration pursuant to the Commercial Arbitration Rules of the American Arbitration Association upon written request by either party at any time before, or within 90 days after, proper service of a formal claim. Arbitration shall proceed solely on an individual basis, without the right to arbitrate on a class action basis or in a representative capacity. The results of any arbitration shall have no preclusive effect on any dispute with anyone who is not a named party to the arbitration. Any award or order rendered by the arbitrator may be confirmed as a judgment or order in any state or federal court of competent jurisdiction.
- k. SUFCU values your privacy. Please see SUFCU's Privacy Policy at https://www.sufcu.org/privacy-notice/