**Text Messaging Terms of Service**

1. Text you can expect to receive from CN/IC Employees Credit Union include loan specials, rates on Loans, Certificates, IRA’s and Share Accounts, holiday and other closures, birthday greetings, special announcements, or answers to your questions.
2. You can cancel the SMS service at any time. Just text "STOP" to 901-472-7763. After you send the SMS message "STOP" to us, we will send you an SMS message to confirm that you have been unsubscribed. After this, you will no longer receive SMS messages from us. If you want to join again, first text start to our texting number and then just sign up as you did the first time and we will start sending SMS messages to you again.
3. If you are experiencing issues with the messaging program you can reply with the keyword HELP for more assistance, or you can get help directly at 1-844-350-1522.
4. Carriers are not liable for delayed or undelivered messages. CN/IC ECU is not responsible for any delays or failures in your receipt of any SMS messages, as delivery is subject to effective transmissions from your network operator and processing by your mobile device. SMS message services are provided on an AS IS, AS AVAILABLE basis.
5. By signing up for our text messaging service, you represent that you are the owner of, or an authorized user of, the wireless device you use to subscribe to this Service, and that you are authorized to approve the applicable changes. You also represent that you are authorized to provide any cellular phone numbers you wish to enroll.
6. 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. Your wireless carrier and other service providers also may collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the Service to transmit your text message or as otherwise described in this document.  
     
   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.  
     
   When you complete forms online or otherwise provide us information in connection with the Service, you agree to provide accurate, complete, and true information.
7. The Service as well as the content and materials received through the Service are proprietary to us and our licensors, and is for your personal, non-commercial use only. You shall not damage, impair, interfere with or disrupt the Service or its functionality.
8. The Service is available only in the United States.
9. These Terms are subject to revision by CN/IC ECU and may be modified at any time. We may suspend or terminate the Service to you if we believe you are in breach of our terms and conditions. This Service also is subject to termination in the event your wireless service terminates or lapses. We may discontinue the service at any time.
10. CN/IC ECU respects your privacy. We will not share or use your mobile number for any other purpose. We will only use information you provide to transmit your text message. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property. When you complete forms online or otherwise provide us information in connection with the Service, you agree to provide accurate, complete and true information. You agree not to use a false or misleading name or a name that you are not authorized to use. If we, in our sole discretion, believe that any such information is untrue, inaccurate or incomplete, we may refuse you access to the Service and pursue any appropriate legal remedies.
11. As always, message and data rates may apply for any messages sent to you from us and to us from you. You will receive bi-weekly messages unless we have an emergency or unexpected closure and then you may receive additional messages. If you have any questions about your text plan or data plan, it is best to contact your wireless provider.
12. If you have any questions regarding privacy, please read our privacy policy: https://icecu.net/wp-content/uploads/2023/03/PRIVACY-POLICY\_04-2012.pdf