**Text (SMS) Messaging Terms and Conditions**

Updated 2/1/2024

**IMPORTANT! PLEASE READ. BY SIGNING UP TO RECEIVE TEXT (SMS) MESSAGES FROM CN/IC EMPLOYEES CREDIT UNION, YOU AGREE TO THE FOLLOWING TEXT MESSAGING TERMS AND CONDITIONS.**

**Text messaging provides the convenience of allowing the Credit Union to communicate with our members about deposit transactions, loans, payments, transfers, special promotions, services and more.**

1. **Consent:** By using the Text (SMS) Messaging program you have consented to allow CN/IC Employees Credit Union to send you text messages in conjunction with the financial services you requested.
2. **How to Opt-In**: To opt-in to CN/ICECU’s Text (SMS) Messaging program, please follow the instructions provided by the text messaging opt-in message or form. Reply as indicated in an initial text message or complete the Opt-In form and submit it to CN/IC Employees Credit Union at 2005 Nonconnah Blvd, Suite 7, Memphis, TN 38132.
3. **Message Frequency**: The number and frequency of text messages you receive will vary; however, if you have opted in to receive marketing messages, we will not send you more than ten (10) text messages containing special offers or promoting Credit Union products per month.
4. **How to Opt-Out**: You may revoke your consent to receive automated text messages at any time by calling (901)332-2686 or by writing us at CN/IC Employees Credit Union at 2005 Nonconnah Blvd, Suite 7, Memphis, TN 38132. You may also text the word “STOP” in response to a text message from CNICECU to opt-out of the service.

Revoking your consent to receive automated marketing text messages from the Credit Union does not revoke any consent you provided to receive automated text messages related to a specific transaction (for example, a loan application).

You will not be opted out of Online Banking automated alerts. Please log in to your account in Online Banking to deactivate those alerts.

Closing your membership with CN/ICECU does not automatically mean that you will be immediately opted out of text messaging. It is your responsibility to officially opt out of the text messaging service.

1. **Fees:** We do not impose a fee of any kind for your access to use our text (SMS) messaging; however, your cell phone service provider's **Message & Data Rates**may apply to our initial text message and all subsequent text messages. 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 CN/IC Employees Credit Union product or Service. **You may revoke your consent at any time**.
2. **Your Mobile Telephone Number** You agree to provide a valid phone number for the Text Messaging service so that we may send you certain information about your applicable account. We determine in our sole discretion what information we make available through this service. You represent that you are the owner of record for the mobile telephone number(s) you designated as your cell phone on your Credit Union membership. You are responsible for notifying us immediately if you change your mobile telephone number. You may notify us of a number change by contacting CN/IC Employees Credit Union at 901-332-2686. You agree to indemnify, defend, and hold us harmless from and against any and 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 termination of the Agreement.
3. **Access or Delivery to Mobile Network is Not Guaranteed** It is your responsibility to determine if your mobile carrier supports Text Messaging and if your mobile device is capable of receiving text messages. Your receipt of our text messages is subject to the terms and conditions of your agreement(s) with your mobile carrier.

Delivery and receipt of account information through the Credit Union’s Text (SMS) Messaging may be delayed or impacted by factor(s) pertaining to your phone carrier or other parties. 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. Also, nothing about the Credit Union’s Text (SMS) Messaging creates any new or different liability for us beyond what is already applicable under your existing account agreements.

The Credit Union is not responsible for the use of Text Messaging service while driving. Safe driving is your responsibility, and you should not use this text messaging service while driving.

1. **Supported Carriers** Supported carriers may change from time to time. The Credit Union makes no warranty regarding availability or reliability of text message services, and we shall have no liability related to any delay or failure in delivery or receipt of text messages. The Credit Union and supported carriers are not liable for delayed or undelivered messages.
2. **Eligibility** To receive text messages from CN/IC Employees Credit Union, you must be a resident of the United States and 18 years of age or older. We reserve the right to require you to prove that you are at least 18 years of age. We do not intend to or knowingly collect information from individuals under thirteen (13) years of age. We request that such individuals do not provide personal information through our digital interfaces, including Text (SMS) Messaging.
3. **Changes to Terms and Conditions** CN/IC Employees Credit Union may revise, modify, or amend these Text (SMS) Messaging Terms and Conditions at any time, without notice, except as required by law. Any revision, modification, or amendment shall be effective when it is posted to our website https://www.cnicecu.net. You agree to review these Text Messaging Terms and Conditions periodically to ensure that you are aware of any changes. Your continued use of a Credit Union text messaging service after the Terms and Conditions have changed shall constitute your acceptance of those changes.
4. **Termination**  We may suspend or terminate your receipt of Credit Union text messages if we believe you breach these Text Messaging Terms and Conditions or your Membership Agreement. Your receipt of Credit Union text messages is also subject to termination should your mobile telephone service terminate or lapse. We reserve the right to modify or discontinue all or any part of our text messages, with or without notice. We may cancel, restrict the use of or interrupt your free subscription to any and all Credit Union text messaging services or terminate any and all Credit Union text messaging services at any time, without notice to you.
5. **Security** Text messages to the Credit Union numbers are not encrypted.

**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.**

Please do not send us sensitive or non-public personal information to the Credit Union in the form of a text message. No representative of the Credit Union will ever ask you to do this. If you receive a text message purported to be from the Credit Union that requests you send a text with sensitive or non-public personal information, please do not respond to it. Instead, you must notify us immediately by telephone at 901.332.2686.   
  
We may send you text messages containing HTTPS links to exchange sensitive or non-public information online to our cnicecu.net OR icecu.net website. These links will open a cnicecu.net and/or icecu.net website in your phone’s mobile browser with a "lock" icon to denote the encrypted HTTPS connection. **ALWAYS VERIFY THE SPELLING OF CNICECU.NET OR ICECU.NET BEFORE YOU OPEN ANY LINK TO OUR WEBSITE.**

1. **Privacy** The Credit Union values your privacy. To review our Privacy Notice and Disclosure, please visit the Online Privacy & Security page on our website. CNICECU.net and ICECU.net provide information to members about their accounts and services with CN/IC Employees Credit Union.