



## Text (SMS) Special Offers and Marketing Information Terms & Conditions

When you agree to receive MyUSA Credit Union Text (SMS) Special Offers and Marketing 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 MyUSA product or service. You may revoke your consent at any time by (1) sending a return text with "STOP"; (2) calling 513-420-8640 or 800-633-8905 during regular business hours; or (3) writing to us at MyUSA Credit Union, 3600 Towne Blvd Middletown, OH 45005. Your opt-out request may generate a confirmation text. Revoking your consent to receive automated marketing text messages from the Credit Union does not also revoke any consent you provided to receive automated text messages related to a specific transaction. For all further help or information send a return text with "HELP."
- b) You agree the Credit Union may use an electronic record to document your consent. To request a free paper or email copy of the opt-in, or to update our records with your contact information, please call 513-420-8640 or 800-633-8905 during regular business hours. To view and retain an electronic copy of these Terms and Conditions and/or confirmation of your opt-in, you will need (i) a device (such as a computer or mobile phone) with internet access, and (ii) either a printer or storage space on such device. For an email copy, you will need an email account that you can access from your mobile device, along with a browser or other software that can display the emails. These Terms and Conditions will apply if you withdraw the consent mentioned above or opt-out of the Service.
- c) MyUSA charges no fee for this text service, but your cellular carrier's message and data rates may apply.
- d) Text messages are not encrypted. Do not attempt to send sensitive information via text messaging. MyUSA will never ask that you send us sensitive information via text message. If you receive a text message purported to be from MyUSA and requesting sensitive information, please do not respond. Instead, contact MyUSA immediately by phone at 513-420-8640 or 800-633-8905 during regular business hours. For help or further information text "HELP".
- e) MyUSA makes no warranty regarding availability or reliability of this service, and MyUSA shall have no liability related to any delay or failure in the delivery or receipt of messages from MyUSA's Text Special Offers and Marketing Information.
- f) MyUSA may change these terms and conditions at any time. Updated terms and conditions shall be effective when posted to MyUSA'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.
- g) MyUSA may cancel your subscription to this text messaging service at any time without notice to you.
- h) Depending on your relationship with MyUSA, the terms of other agreements may apply to your use of MyUSA's Text Special Offers and Marketing Information. At a minimum, use of MyUSA's Text Special Offers and Marketing Information by MyUSA members shall be subject to the terms of the MyUSA Terms and Conditions.
- i) Disputes and claims between you and MyUSA arising from or related to MyUSA's Text Special Offers and Marketing Information will be resolved in accordance with the terms of the MyUSA Terms & Conditions, including the Binding Arbitration and Class Action Waiver Provisions.
- j) MyUSA values your privacy. Please see MyUSA's Privacy Policy at <https://www.myusacu.com/myusa-credit-union-privacy-policy/>, or request a copy at your local branch.