



Tendto Credit Union (“Tendto,” “we,” “us,” or “our”) offers a Text Banking and Mobile Alerts service that allows enrolled members to receive account-related notifications and communicate with us via SMS text messaging through our designated 10-digit telephone number.

This Privacy Statement describes how information is collected, used, and protected in connection with this service.

INFORMATION WE COLLECT

When you enroll in Text Banking or Mobile Alerts, we may collect:

- Your mobile phone number
- Your name and account-related identifiers
- Your alert and communication preferences
- The content of text messages you send to us

We collect this information to provide account alerts, fraud notifications, login alerts, text banking services, and other account-related communications.

HOW WE USE INFORMATION

We use the information collected through Text Banking to:

- Deliver account alerts and notifications
- Respond to text banking requests
- Provide account-related information
- Communicate important service or security updates
- Maintain and improve our messaging services

We do not sell or rent your mobile number or personal information to third parties for their marketing purposes.

INFORMATION SHARING

We may share your information with trusted third-party service providers who assist us in delivering text messaging services. These providers are contractually required to protect your information and use it only for the services they perform on our behalf.

We may also disclose information if required by law, regulation, subpoena, or to protect the rights and security of Tendto Credit Union, our members, or others.

MESSAGE DATA & CARRIER INFORMATION

SMS communications are transmitted through your wireless carrier. Message and data rates may apply. Carriers are not responsible for delayed or undelivered messages.

CHILDREN'S PRIVACY

Text Banking and Mobile Alerts are not intended for children under the age of 13, and we do not knowingly collect personal information from children under 13 through this service.



TEXT BANKING & MOBILE ALERTS PRIVACY STATEMENT

YOUR CHOICES

You may opt out of SMS communications at any time by replying **STOP** to our designated 10-digit telephone number. For assistance, reply **HELP** or contact us at: cumail@tendtocu.com, 800.651.6582

SECURITY

We use administrative, technical, and physical safeguards to protect your personal information. While we take reasonable steps to protect your data, no method of transmission over wireless networks is completely secure.

UPDATES TO THIS PRIVACY STATEMENT

We may update this Privacy Statement from time to time. Updates will be posted on our website.