



TEXT BANKING & MOBILE ALERTS TERMS OF SERVICE

1. These Terms and Conditions apply to Tendto Credit Union's SMS text messaging services, which include account alerts, login notifications, text banking services, and other account-related communications for subscribed users. From time to time, members may also receive informational updates related to their relationship with Tendto Credit Union.
2. You may cancel the SMS service at any time. Simply text **STOP** to our designated 10-digit telephone number. After you send the message **STOP**, we will send a confirmation message. After this, you will no longer receive SMS messages from us. If you wish to re-enroll, you may sign up again as you did initially.
3. If you are experiencing issues with the messaging program, reply **HELP** for assistance or contact us at cumail@tendto.com or 800.651.6582.
4. Carriers are not liable for delayed or undelivered messages.
5. Message and data rates may apply. Message frequency varies based on account activity, alert preferences, and account-related communications.
6. For privacy information, please review our Privacy Policy at: <https://www.tendto.com/Documents/Disclosures/Privacy-Policy>.