



SMS Text Alerts – Agreement & Terms of Service

As The People In Your Corner™, Consumers Credit Union (CCU) offers members the convenience of SMS/text alerting for many digital banking activities. Examples include members who opt in to receive a text when someone logs in to their account, transactions are over a certain limit, for balance or transfer alerts, and to receive one-time passcodes.

1. Message Delivery and Frequencies: Messages will be delivered from **Consumers CU**. For one-time passcode messages, you will receive one message per request. For account alerts, message frequency varies.
2. You can cancel SMS Alerts at any time by visiting the **Alerts** page in digital banking and changing your settings at an individual alert level. To stop all alert SMS messages from digital banking to a phone number, text STOPALERTS from the phone number at which you no longer wish to receive alerts. Texting STOP will stop all SMS messages from digital banking to that phone. After you text STOPALERTS or STOP to us, we will send you an SMS message to confirm that you have been unsubscribed, and you will no longer receive SMS messages from us to that number.
3. Once unsubscribed, if you decide to opt in again to receive messages by SMS, visit the **Alerts** page in digital banking and change your settings at an individual alert level to use the text channel. Texting START will also opt you back in to the SMS program, but you will still need to update your individual alert settings to use the SMS channel.
4. If you are experiencing issues with the messaging program, you can reply with the keyword HELP to get more information, or you can call the Service Center directly at **877.ASK.CCCU = 877.275.2228**.
5. Carriers are not liable for delayed or undelivered messages.
6. As always, message and data rates may apply for any messages sent to you from us and to us from you. The number of messages you receive will depend on the alerts you subscribe to and the frequency settings you choose. If you have any questions about your text plan or data plan, please contact your wireless provider.
7. PII (personal identifiable information) obtained from this short code will not be shared with third parties for their own marketing purposes. For more information, please see our Privacy Policy: [Privacy Policy- Consumers Credit Union](#).