



## **Visions Federal Credit Union Texting (SMS) Terms and Conditions**

**PLEASE READ THESE TEXTING (SMS) TERMS AND CONDITIONS, YOU AGREE TO ABIDE BY AND BE BOUND TO THESE TERMS AND CONDITIONS.**

**FURTHERMORE, THESE TERMS AND CONDITIONS REFER TO AN ARBITRATION CLAUSE AND CLASS ACTION WAIVER CONTAINED IN THE ACCOUNT TERMS AND AGREEMENTS, WHICH AFFECT HOW DISPUTES WITH VISIONS FEDERAL CREDIT UNION ARE RESOLVED.**

By initiating a text to any five-digit or six-digit short code (i.e., the five-digit or six-digit number to which text messages are being sent to) or Visions Federal Credit Union Telephone Number, you expressly consent to receive non-marketing text messages, as applicable, from Visions Federal Credit Union and others texting on its behalf, including text messages made with an automatic telephone dialing system ("auto dialer"), at the telephone number(s) that you provide. You may opt-out of these communications at any time. In addition, consent is not a condition of any purchase, product, or service.

### **Program Description**

Visions Federal Credit Union and its service providers may use an auto dialer to deliver text messages to you. Visions Federal Credit Union text messages are intended to provide you with informational as well as important account details regarding Visions Federal Credit Union products and services.

### **SMS Programs**

Visions Federal Credit Union utilizes multiple SMS Programs to communicate and convey important information regarding your relationship with the credit union. Our current programs are:

- **VISFCU (847328) – Visions Text Messaging:** The purpose of this program is to provide you account notifications such as document reminders and through an auto response keyword function, you can also stay informed about ATM locations, branch hours, support, products, services, etc.
- **VFCU1 (83281) – VFCU Mbr Solutions:** The purpose of this program is for standard payment reminders on loans and general collections purposes on delinquent loans with the credit union. Communications can be sent via this program to inform the member of an upcoming loan payment, past due status, and convenient payment options.

### **Message Frequency**

The number of Visions Federal Credit Union text messages that you receive will vary depending on which Visions Federal Credit Union text messaging programs for which you sign up to receive messages and the frequency of text messages sent by those programs.

## Cost

As always, message and data rates may apply to each text message sent or received in connection with Visions Federal Credit Union text messages, as provided in your mobile telephone service rate plan (please contact your mobile telephone carrier for pricing plans), in addition to any applicable roaming charges. Visions Federal Credit Union does not impose a separate fee for sending Visions Federal Credit Union text messages; however, you are responsible for any fees imposed by your mobile carrier of any kind whatsoever. Message frequency varies. If you have any questions about your text plan or data plan, it is best to contact your wireless provider.

## How to Opt-In

To opt-in to receive text messages from a Visions Federal Credit Union text messaging program(s), please follow the instructions provided by the specific program from which you wish to receive messages. For example, you may be asked to send an initial text message to a short code number with an affirmative keyword – (i.e., “Y” or “Yes” or “Start.”).

## How to Opt-Out

**To stop receiving text messages from a specific Visions Federal Credit Union text messaging program, text STOP to the five-digit or six-digit short code (i.e., the five-digit or six-digit number from which its text messages are being sent) or Visions Federal Credit Union Telephone Number for the text messaging program from which you no longer wish to receive messages.** You acknowledge that you will then receive one (1) final message from Visions Federal Credit Union confirming your opt-out of that text messaging program. Following such confirmation message, no additional text messages associated with that program will be sent to you unless you re-activate your subscription. **This will only opt you out of the specific text messaging program associated with that five-digit or six-digit short code.** You will remain opted into other Visions Federal Credit Union text messaging programs.

**To stop receiving text messages from ALL Visions Federal Credit Union text messaging programs, text STOP ALL to any five-digit or six-digit short code. (i.e., the five-digit or six-digit number from which its text messages are being sent) or Visions Federal Credit Union Telephone Number.** You acknowledge that you will then receive one (1) final message from Visions Federal Credit Union confirming your opt-out of ALL Visions Federal Credit Union text messaging programs. Following such confirmation message, no additional text messages associated with any program will be sent to you unless you opt into a specific program from which you wish to receive messages. **This will not opt you out of Digital Banking automated alerts. Please visit [visionsfcu.org](http://visionsfcu.org) to deactivate alerts or text STOP to the five-digit or six-digit short code or Visions Federal Credit Union Telephone Number for the text messaging Alert from which you no longer wish to receive messages.**

## Your Mobile Telephone Number

You represent that you are the account holder for the mobile telephone number(s) that you that you designated as your cell phone on your Visions Federal Credit Union membership.

Visions Federal Credit Union makes no warranty regarding availability or reliability of text message services, and Visions Federal Credit Union shall have no liability related to any delay or failure in the delivery or receipt of text messages.

### **Your Right to Opt Out**

Please refer to opt out rights within the Account Terms and Agreements. You will not be liable for failing to opt-out from the program(s) in the event of a phone number change.

### **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 of information and content to a mobile device may fail due to a variety of circumstances or conditions. You understand and acknowledge that network services, including but not limited to mobile network services, are outside of Visions Federal Credit Union's control, and Visions Federal Credit Union is not responsible or liable for issues arising from such network services (i.e., delayed, or undelivered messages or the security of any messages).

### **Supported Carriers**

Supported carriers may change from time to time, but currently include AT&T, Sprint/Boost, /Virgin, T-Mobile/MetroPCS, Verizon Wireless, CellCom USA, Spectrum Wireless, U.S. Cellular, and GoogleVoice, among others.

Carriers are not liable for delayed or undelivered messages.

### **Support/Help**

**To request more information, text HELP to the five-digit or six-digit short code (i.e., the five-digit or six-digit number from which its text messages are being sent) or Visions Federal Credit Union Telephone Number for the text messaging program about which you have questions. You may also receive help by contacting Visions Federal Credit Union at 800-242-2120.**

### **Eligibility**

To receive Visions Federal Credit Union text messages, you must be a resident of the United States and 18 years of age or older. Visions Federal Credit Union reserves the right to require you to prove that you are at least 18 years of age.

### **Changes to the Terms and Conditions**

Visions Federal Credit Union may revise, modify, or amend these Terms and Conditions at any time. Any such revision, modification, or amendment shall take effect when it is posted to Visions Federal Credit Union's website at <https://www.visionsfcu.org>. You agree to review these Terms

and Conditions periodically to ensure that you are aware of any changes. Your continued consent to receive Visions Federal Credit Union text messages will indicate your acceptance of those changes.

### **Termination of Text Messaging**

We may suspend or terminate your receipt of Visions Federal Credit Union text messages if we believe you are in breach of these Visions Federal Credit Union Text Messaging (SMS) Terms and Conditions and or your Account Terms and Agreements. Your receipt of Visions Federal Credit Union text messages is also subject to termination in the event that your mobile telephone service terminates or lapses. Visions Federal Credit Union reserves the right to modify or discontinue, temporarily or permanently, all or any part of Visions Federal Credit Union text messages, with or without notice.

### **Security**

You acknowledge that our text messages are sent to you without being encrypted and may include information about an application or your Visions Federal Credit Union account. Visions Federal Credit Union will not include your full account number, password, or other sensitive information in a text message. A text message does not constitute a record for the account to which it pertains. The information in the text messages is provided on an "AS IS," and "AS AVAILABLE" basis. Visions Federal Credit Union will not be responsible for any loss or damage that could result from interception or misuse of any information by third parties or undelivered text messages. Request for personal information may be done through a secured link provided in the text.

Visions Federal Credit Union may send you text messages containing HTTPS links to exchange sensitive or non-public information online to a Visions Federal Credit Union website. These links will open a Visions Federal Credit Union website in your phone's mobile browser with a "lock" icon to denote the encrypted HTTPS connection. Always verify the spelling of Visions Federal Credit Union before you open any link to Visions Federal Credit Union's website.

### **Privacy**

Your privacy is important to us. Our Privacy Notice can be reviewed at <https://www.visionsfcu.org/privacynotice>

Specifically pertaining to text message communications from Visions Federal Credit Union, we will not share your personal information and will only utilize data collected from Visions Federal Credit Union text messaging to conduct everyday business activities. We will not collect personal information through Visions Federal Credit Union Text Messaging for data sharing to third-parties or for third-party marketing purposes.

If you have any questions regarding privacy, please read our privacy policy above or contact us at 800-242-2120.

### **Arbitration and Class Action Waiver**

**Please refer to our Account Terms and Agreements for arbitration details.**