

SRP Federal Credit Union SMS Service Terms and Conditions

These Terms and Conditions are in addition to, and do not supersede or replace, any other agreements applicable to any of your accounts with us. By your use of the SRP Federal Credit Union Short-code Messaging Service (the "SMS Service", "Service" or "Services"), you agree to the following terms and conditions:

1. **Definitions.** In this SMS Service Terms and Conditions, the words "you," "your," and "yours" mean any individual using the text/messaging service. The words "we," "us," "our" and "Credit Union" mean SRP Federal Credit Union.
2. **Agreement.** The Credit Union's Services are intended to provide informational and transactional text messages regarding our products and services and is only available to members who have a consumer or business deposit account with us, or such other accounts as we make available from time to time in our sole discretion. By providing your valid cellular telephone number, you have provided us with consent to send you text messages in conjunction with the services we provide. Your cellular provider's message and data rates may apply to our confirmation message and all subsequent messages. You understand the text messages we send may be seen by anyone with access to your device. Accordingly, you should take steps to safeguard your device and your text messages if you want them to remain private. Please notify us immediately if you change mobile numbers or plan to provide your device to another person. It is your responsibility to determine whether your communications service provider or your device supports the messages provided by the Services as not all prepaid phones or service plans allow these messages.
3. **Fees.** We do not charge or impose a fee of any kind for your access to or use of the Service. However, you are responsible for any and all charges, including, but not limited to, fees otherwise applicable to your account(s) and fees associated with text messaging imposed by your communications service provider. Standard message and data charges may apply to each text sent or received. Message frequency may vary. Please contact your mobile communication service provider for pricing plans.
4. **How to Opt-In.** By texting "START" to 803-844-5703, you are providing us with express consent to send you text messages in conjunction with the Services we provide. We may ask you to reply in the affirmative in the manner indicated in an initial text message (e.g., Y or Yes, Start).
5. **How to Opt-Out.** If you wish to stop receiving text messages from us, text "STOP" to 803-844-5703. You will receive a confirmation text message that you have been unsubscribed. You may also stop the receipt of text messages under the Services by contacting us using the methods listed in the *Contact Us* section at the end of this document. We will honor opt-out requests within ten (10) days of receipt.

6. **Amendments.** The Credit Union may revise, modify, or amend these Terms and Conditions at any time, without notice, except as required by law. Any revision, modification, or amendment shall be effective when it is posted to our website ([Privacy Notice | SRP Federal Credit Union](#)). You agree to review these Terms and Conditions periodically to ensure that you are aware of any changes. Your continued use of the Service after the Terms and Conditions have been modified shall constitute your acceptance of those changes.
7. **Termination.** We may suspend or terminate your access to the Service if we believe you have breached these Terms and Conditions or your Membership Agreement. Your receipt of Credit Union text messages is also subject to termination should your mobile telephone service terminate or lapse. We reserve the right to modify or discontinue all or any part of the Service, with or without notice. We may cancel or restrict your use of the Credit Union text messaging services or terminate any and all Credit Union text messaging services at any time, without notice to you.
8. **Security.** Text messages to the Credit Union numbers are not encrypted. Please do not send any sensitive or non-public personal information to the Credit Union via the Service. No representative of the Credit Union will ever ask you to do this. If you receive a text message purported to be from the Credit Union that requests you send a text with sensitive or non-public personal information, please do not respond to it. Notify us immediately by telephone at (800) 237-9829.
9. **Disputes.** You agree that any action, dispute, claim, or controversy of any nature between you and the Credit Union arising from or related to the Service will be subject to and resolved in accordance with the terms of the Credit Union's Membership Agreement or Business Membership Agreement as applicable to your account.
10. **Privacy.** The Credit Union values your privacy. To review our Privacy Notice, please visit our website: [Privacy Notice | SRP Federal Credit Union](#). We do not share any information we receive from the Services with any third parties for their own marketing. You may also request a copy by calling or visiting any branch location.
11. **Contact Us.** Please stop by any of our branch locations during business hours, or contact us using the following methods:

- By mail:

SRP Federal Credit Union
P.O. Box 6730
North Augusta, SC 29861-6730

- By phone*:
1 (800) 237-9829
- By SRP Online or SRP Mobile Secure Message

** Due to Privacy and Security considerations, we are limited in the types of information that can be provided by phone. If your communication is of a confidential nature and you are unable to visit a branch, we recommend that you submit your inquiries by using one of the secure message options listed above.*