

Heritage Federal Credit Union
Text Message Terms and Conditions
(Account-Related Information Messages Only)

Effective 07/13/2023

By providing us with your mobile number, you give **Heritage Federal Credit Union** (Heritage) permission to send you account-related text messages, like payment reminders and notifications in conjunction with the services you have requested. These terms and conditions are incorporated as part of your account agreement.

- The number of messages will vary by account.
- By providing us with your mobile number, you agree you have ownership rights or permission to use the number given to us.
- Heritage does not charge a fee for this text service; however, your cellular carrier's message and data rates may apply.
- Heritage may cancel your text messaging service at any time without notice.
- **Text messages are not encrypted. Do not attempt to send sensitive information via text messaging. Heritage will never ask that you send us sensitive information via text message.** If you receive a text message purporting to be from Heritage and requesting sensitive information, please do not respond and contact Heritage immediately by phone at 812-253-6928.
- To revoke your consent at any time, text **STOP** to any text message we send you. An opt-out confirmation message will be sent back to you.
- To request support, text **HELP** to any text message we send you, or call us at 812-253-6928.
- If your handset does not support Multimedia Messaging Service (MMS), any MMS messages sent may be delivered as Short Message Service (SMS) messages.
- Heritage makes no warranty regarding availability or reliability of this service. Heritage and/or your wireless carriers are not liable for undelivered or delayed messages.
- Heritage may change these terms and conditions at any time. Updated terms and conditions shall be effective as of the Effective Date listed at the top of this notice. We may discontinue the service at any time.