## **Mountain Valley FCU SMS Terms & Conditions**

The Mountain Valley FCU privacy statement recognizes the value of privacy of the Mountain Valley FCU members.

This privacy notice provides more specific information on how the Mountain Valley FCU text messaging service collects and processes your personal information.

- **1- SMS Consent Communication:** We collect personal information in the following circumstances:
- Direct Collection, when you provide information by opting in or responding to text messages.
- From Mountain Valley FCU members account when you agree to share your phone numbers during the account creation.
- · Automated Processes, when Mountain Valley FCU staff gathers information as you interact with the employees.
- **2- Types of SMS Communications:** If consent has been given to receive text messages from Mountain Valley Federal Credit Union, messages may be received related to the following Mortgage payment Follow-up messages Billing inquiries Promotions or offers (if applicable) Example: "Hello, this is a reminder of your upcoming appointment with Dr. [Name] at [Location] on [Date] at [Time]. Reply STOP to opt out of SMS messaging at any time."
- **3- Message Frequency:** Message frequency may vary depending on the type of communication. For example, up to five SMS messages per week may be received related to [Mortgage payment /billing, etc.]. Example: "Message frequency may vary. You may receive up to 2 SMS messages per week regarding your payment or account status."
- **4- Potential Fees for SMS Messaging:** Standard message and data rates may apply, depending on the carrier's pricing plan. These fees may vary if the message is sent domestically or internationally.
- **5- Opt-In Method:** Opt-in to receive SMS messages from Mountain Valley Federal Credit Union can be done in the following ways: Verbally, during a conversation By submitting an online form by filling out a paper form
- **6- Opt-Out Method:** Opting out of receiving SMS messages can be done at any time by replying "STOP" to any SMS message received. Alternatively, direct contact can be made to request removal from the messaging list.

- **7- Help:** For any issues, reply with the keyword HELP. Alternatively, help can be obtained directly from us at (insert the link) Additional Options: If SMS messages are not desired, the SMS consent box on forms can be left unchecked.
- **8- Standard Messaging Disclosures:** Message and data rates may apply. Opt out at any time by texting "STOP." For assistance, text "HELP" or visit our [Privacy Policy] and [Terms and Conditions] pages. Message frequency may vary

## 9- Main Privacy Policy and Terms of Use

By signing up to receive text messages from Mountain Valley FCU, you also agree to our main Privacy Policy and Terms and conditions.