

The purpose of the SMS Terms of Service is to establish the terms governing SMS (text messaging/alerts/notifications) between Addition Financial Credit Union (“Addition Financial”, “we”, “us”) and its membership. These terms describe how SMS messages are delivered, the types of messages that you may receive, your responsibilities, and other important information about and requirements for this service. The SMS Terms of Service is intended to supplement and does not replace the rights, obligations, disclosures, authorizations, conditions, terms, and requirements contained within the Addition Financial Digital Banking Agreement, The Important Account Information for Our Members, and The Business Account Terms – All About Your Business Account Disclosure. If a conflict exists between the SMS Terms of Service and the aforementioned agreements and disclosures, the aforementioned agreements and disclosures shall govern unless otherwise required by applicable law.

1. Types, Consent, and Opt In: Addition Financial Credit Union offers members the convenience of SMS/text alerts and notifications for many different types of banking activities. Members can choose to opt in to receive texts when login activity is detected, when transactions over a certain dollar amount occur, when balances increase or decrease to certain levels, when transfers occur, etc. Members can also use this service for Multifactor Authentication (MFA) to receive one-time verification passcodes to increase the security of their login. Your participation in this service is voluntary. By opting into this service via changing your settings and preferences within Digital Banking and providing a phone number for this service, you are consenting to receive automated and non-automated SMS texts, alerts, and other forms of notifications from Addition Financial to the indicated phone number even if the number is registered on any state or federal “Do Not Call” list. You also agree that you have read and agree to these SMS Terms of Service.
2. Message Delivery and Frequencies: Messages will be delivered from Addition Financial Alert at a telephone number or short code that may change from time to time to the opted in phone number. For one-time passcode messages, you will receive one message per request. For account alerts and other forms of notifications, your message frequency will vary and can be customized according to your individual preferences.
3. Opt Out: You can cancel and opt out of 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 you no longer wish to receive alerts to. Texting STOP will stop all SMS messages from Digital Banking to that phone. After you text STOPALERTS or STOP to us, you may continue to receive messages for a short time, and we will send you a final SMS message to confirm that you have been properly unsubscribed, after that, you will no longer receive SMS messages from us to that number unless you opt back in. The messaging system may not recognize requests that consist of variations of the aforementioned commands. You agree that Addition Financial is not liable for failing to honor requests to opt out that do not comply with the aforementioned commands. Once unsubscribed, if you decide to opt in again to receiving 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 within Digital Banking to use the SMS channel again.

4. Help: If you are experiencing issues with the messaging program or have questions about the alerts or notifications that you are receiving, you can reply with the keyword HELP to get more information, you can visit an Addition Financial branch, or you can call the Addition Financial directly at 800-771-9411.

5. Availability/Termination: The delivery and receipt of these alerts is not guaranteed and may be delayed or undelivered due to factors pertaining to your Carrier, Wireless Provider, or other third parties. Addition Financial, Wireless Providers, and Carriers are not liable for delayed or undelivered messages. Information contained within these alerts is accurate as of the specific point in time that the alerts are generated and sent. Alerts are useful for monitoring specific types of account activity (according to the preferences that you selected). Choosing to receive these alerts does not remove your responsibility to regularly review your account activity and statements for unusual and unauthorized activity. To obtain real time information such as your most recent balances, transactions, account information, and account histories, you should access Digital Banking via computer or mobile device, visit an Addition Financial branch, or contact Addition Financial at 800-771-9411. If Addition Financial believes that you have breached the SMS Terms of Service, the Addition Financial Digital Banking Agreement, The Important Account Information for Our Members, or The Business Account Terms – All About Your Business Account Disclosure, your ability to receive these messages and alerts may be suspended or terminated without notice.

6. Message Frequency/Charges: Message and data fees and rates or other charges may apply for any messages sent to you from us and to us from you. Addition Financial does not charge any fees for this service; however, your Carrier or Wireless Provider may charge fees and charge you for using this service. Addition Financial is not responsible or liable for any charges, fees, or rates assessed by your Carrier or Wireless Provider. You are solely responsible for any charges, fees, and costs associated with this service. The number of messages you receive will depend on the type and number of alerts you subscribe to and the frequency settings that you choose. If you have any questions about your text plan or data plan or the potential charges that you may incur, please contact your Carrier or Wireless Provider.

7. Security: You must always keep your phone number and device secure. You must notify Addition Financial immediately if you believe that your device or phone number have been compromised, stolen, etc. SMS messages are unencrypted. Do not send sensitive or confidential information such as debit or credit card numbers, account numbers, or Social Security Numbers via text message. If you receive any messages claiming to be from Addition Financial that seem unusual or are requesting sensitive or confidential information, do not respond to them and contact Addition Financial immediately at 800-771-9411. Addition Financial is not liable for any loss or damage arising from the interception or misuse of any information contained within these alerts by third parties.

8. Changes: Addition Financial may change this SMS Terms of Service at any time without notice. Changes are considered active when they are publicly available on Addition Financial's website. It is your responsibility to regularly review it. Continuing to use this service after changes have been made will constitute continued consent to the SMS Terms of Service.
9. Member Responsibilities: You agree to link only your valid phone number, of which you are the owner of, to this service and to maintain a current and accurate phone number with Addition Financial. You also agree to promptly notify Addition Financial of any changes to your current phone number. Finally, you agree that you will protect your devices from unauthorized access.
10. PII (Personal Identifiable Information)/Privacy: Information obtained from this SMS service will not be shared with third parties for their marketing. For more information, please see the Addition Financial [Privacy Policy](#) and [Online Privacy Policy](#).
11. Digital Banking: For more information about Addition Financial's Digital Banking and its terms of service and requirements, please see the Addition Financial [Digital Banking Agreement](#).