

SMS WIRELESS POLICY

FOR AUTO LOANS



In accordance with your Membership Application and Signature Card and the Terms and Conditions governing your account, by providing your cell phone number, you have given us your consent to send you text messages in conjunction with the vehicle loan services you have requested from Andrews Federal Credit Union. Your cellular provider's Message & 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 phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private. **DO NOT SEND ANY CONFIDENTIAL INFORMATION VIA TEXT MESSAGE.**

Please note that text messages we send you will bear our name but will be sent by State National Companies ("the Company"). Please notify us immediately if you change mobile numbers or plan to provide your phone to another person. If we modify this Text Message Policy, we will notify you by sending you a text message with a link to the new policy.

You agree and consent to be contacted by the Company, our agents, employees, attorneys, and affiliates through the use of email, and /or telephone calls and/or SMS text messages to your cellular, home or work phone numbers, as well as any other phone number you have provided in conjunction with this account, including the use of automatic telephone dialing systems, auto-dialers, or an artificial or pre-recorded voice.

Opt-out or STOP

If you wish to stop receiving text messages, reply to any text message we have sent you and in the reply text simply type STOP. Your stop request will become effective within one day. To stop text messages by phone or email or for questions about this policy, please contact:

*Customer Support Specialists, State National Companies, 1900 L Don Dodson Drive
Bedford, TX 76021, css@statenational.com, 1-800-877-4567*

Help or Support

If at any time you need company contact information or information on how to stop text messages, reply to any text message we have sent you and in the reply text simply type HELP. Upon receiving your text message, we will send you a text message with this information. It is our policy to send no more than 5 messages per month. Some of the text messages we send may include links to websites. To access these websites, you will need a web browser and Internet access.