

SMS WIRELESS POLICY

FOR MEMBER SERVICES



Short Message Service (SMS)

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 both marketing and non-marketing (SMS) text messages in conjunction with the services you have requested from Andrews Federal Credit Union (“Andrews Federal”) and others texting on its behalf, at the telephone number(s) that you provide. You may opt out of this service at any time and providing consent to receive marketing text messages is not required to purchase any goods or services.

Your Cell Phone Service

Your cellular phone service provider’s **Message & Data Rates May Apply** to each text message sent or received in connection with Andrews Federal text messages, as provided in your mobile telephone service plan, in addition to any roaming charges (if applicable). Please contact your carrier for any questions regarding costs.

Mobile access and delivery of messages is not guaranteed and Andrews Federal is not responsible for any issues related to network failures. You also agree to indemnify us for all claims, expenses, and damages related to or caused in whole or in part by your failure to notify us if you change your telephone number, including but not limited to, all claims, expenses, and damages related to or arising under the Telephone Consumer Protection Act of 1991 (TCPA), as amended from time to time.

Message Types

Please note that text messages we send you will bear our name but may be sent by other companies doing business with us. You agree and consent to be contacted by Andrews Federal, 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 number you have provided in conjunction with your account(s) including the use of automatic telephone dialing systems, auto-dialers, or an artificial or pre-recorded voice. Andrews Federal may text codes to verify your identity but will not send any personally identifiable information (PII) to you via text. You understand that text messages may be seen by anyone with access to your phone and should take steps to safeguard your phone and text messages. **Please do not send us any confidential information via text message.**

How to Opt-In

To opt-in to receive text messages from Andrews Federal, please follow the instructions provided by the service from which you wish to receive messages.

How to Opt-Out

To stop receiving text messages from Andrews Federal, text STOP to the text messaging program from which you no longer wish to receive message. We will thereafter send you confirmation of your opt-out request.

Help and Support

To receive, access, and retain notices that Andrews Federal sends via email, you must have Internet access and a computer or device with a compatible web browser. You will also need software capable of viewing files in PDF format. Your device or computer must have the ability to print, or download and store emails and PDF files. By accepting these terms, you confirm that you can receive, access and retain notices that Andrews Federal may send.

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For more information or assistance with the text messaging service, please contact us via the chat feature from our website at <https://www.andrewsfcu.org>, by sending a secured message in online banking, or call our Member Engagement Team at 1-800-487-8353.

Termination

Andrews Federal reserves the right to amend this policy or terminate SMS service at any time. We may also suspend or terminate your participation in the service if we believe you are in breach of our SMS policy.