



FAST Text Messaging Terms and Conditions

By submitting your Membership Application and providing a valid cell phone number or texting "Yes" and opting-in to our text messaging service for text offers and information, you acknowledge and agree:

- a. Text Banking is provided as a service to you and we may cancel your subscription to Text Banking at any time without notice to you.
- b. You agree to provide a valid cell phone number which you own or are authorized to provide to use for Text Banking.
- c. You agree that Text Banking may send you text messages through your cellular service provider that may include information about your applicable account.
- d. You will not receive more than 10 text messages per month.
- e. We will never ask you to send us sensitive information via text message. If you receive a text message requesting sensitive information, please do not respond and contact us immediately by phone at (559) 584-0922.
- f. You understand the text messages we send may be seen by anyone with access to your phone. You are responsible and should take steps to safeguard your phone and your text messages if you want them to remain private. Text messages are not encrypted. Do not attempt to send sensitive information via text messaging.
- g. Text Banking allows you to receive alerts and view balances on your cell phone. You agree to indemnify, defend, and hold FAST and any other companies or entities involved in the design, development, or operation of Text Banking harmless from and against any and all claims, losses, liability, damages, or costs arising from your use of Text Banking. FAST and any other companies or entities involved in the design, development or operation of Text Banking will not be liable for any losses or damages caused by disclosure of account information to third parties resulting from your use of Text Banking.
- h. We may change these terms and conditions at any time. Updated terms and conditions shall be effective when posted to our website. You agree to review the terms and conditions regularly to ensure you are aware of any changes. Your continued use of this service after the terms and conditions have been changed shall constitute your acceptance of the new terms and conditions.
- i. Supported carriers include, but not limited to, AT&T, Sprint, T-Mobile, Verizon Wireless, Virgin, T-Mobile/MetroPCS, CellCom USA, Spectrum Wireless, U.S. Cellular, and Google Voice. Supported carriers are subject to change at any time.
- j. We do not charge fees for Text Banking, but your cellular carrier's message and data rates may apply.

k. You consent to receive text messages containing special offers or referencing products we think might be useful to you. These text messages will be delivered to you using an automated dialing system. You agree to receive these messages at the number of the phone that you used to opt-in, which you own or are authorized to provide. Your consent to receive these automated text messages is not a condition of receiving any FAST product or service. You may revoke your consent at any time.

l. You can contact us at (559) 584-0922, or from your cell phone by texting "HELP" to 559-584-0922 during regular business hours.

m. To Unenroll from Text Banking, simply text "STOP" to 559-584-0922. You'll receive a one-time opt-out confirmation text message. And after that, you will not receive any future messages.

n. If you deactivate cellular service for the cell phone number that you enrolled in Text Banking, you are responsible for deactivating or opting out as described above.

o. This service is provided under the terms of our privacy policy provided to you separately and on our website. By participating in the program, you are agreeing to the terms and conditions shown above. We will only use the information you provide to transmit your text message or as otherwise described in this document. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation, or governmental request, to avoid liability, or to protect our rights or property. You confirm that you hold the account corresponding to the cell phone number you have entered, and grant permission to use this service to any non-account holder who may have access to the device corresponding to this cell phone number.

p. FAST makes no warranty regarding availability or reliability of this service, and FAST shall have no liability related to any delay or failure in the delivery or receipt of text messages from FAST (SMS Wireless).

q. Depending on your relationship with FAST, the terms of other agreements may apply to your use of Text Messaging with FAST (SMS Wireless). FAST members shall be subject to the terms of the FAST Membership Agreement.

r. FAST values your privacy. Please see FAST's Privacy Policy at <https://www.fastcu.com/disclosures/>