

7 17 Credit Union
Text Communication Terms and Conditions

By providing your consent, you are opting-in and agreeing to the following terms and conditions:

- a. You consent to receive text messages, alerts, and notifications delivered in various formats, including from an auto dialer, automated system, or automatic telephone dialing system from us even if such phone number used to opt-in is registered on any state or federal "Do Not Call" list. You may receive informational texts and alerts about your loan, deposit or account during the application process and for as long as you maintain a relationship with the Credit Union. You may also receive texts and alerts for such things as payment information should your loan become past due or fraud alerts on your account, among other things. You agree that any mobile phone number you provide to us is a valid number and you own or are authorized to provide the telephone number that you used to opt-in. If you change your mobile phone number or are no longer the owner or authorized user of the mobile phone number, you agree to promptly notify us at 1-800-775-7741. Your participation in the texting program is completely voluntary and your consent to receive these automated text messages is not a condition to receive any 7 17 Credit Union product or service.
- b. You agree 7 17 Credit Union may use an electronic record to document your consent. These Terms and Conditions will still apply if you withdraw the consent mentioned above or opt out of the 7 17 Credit Union text message service.
- c. You may revoke your consent to receive automated text messages at any time by sending a return text with "STOP." You may continue to receive messages for a brief period while we process your request. Your opt-out request may generate either a confirmation text or a text request to clarify the 7 17 Credit Union text message service to which it applies (if you have consented to more than one service). To complete your opt-out, please provide the requested clarification. While you may opt out by sending a return text with "STOP," you may also opt-out by calling us at 1-800-775-7741, emailing us at dasdepartment@717cu.com, or mailing us at 7 17 Credit Union, Inc. 3181 Larchmont N.E., Warren, OH 44483, ATTN: Deposit Account Services.
- d. The number of text messages received will vary depending on the service requested or your transaction needs. Unless initiated by you, we will not send more than fifteen (15) text messages per encounter. 7 17 Credit Union does not charge a fee for text message services, but your cellular carrier's message and data rates may apply.
- e. Text messages to 7 17 Credit Union phone numbers are not encrypted. Do not send sensitive or nonpublic personal information to 7 17 Credit Union in a text message. No representative from 7 17 Credit Union will ever ask you to do this. If you receive a text message purported to be from 7 17 Credit Union that requests you send a text with sensitive or nonpublic information, please do not respond to it. Instead, contact

7 17 Credit Union immediately by telephone at 1-800-775-7741 during regular business hours.

- f. If personal information or sensitive records are needed, you will receive a text with a secure link to your loan or deposit application. You may securely upload your information into the application. If personal information or sensitive records are needed for other transaction types, you will receive a text with a link to connect.717cu.com, which is our secure document portal to which you can upload your information. A text message does not constitute a record for the account to which it pertains.
- g. If you need assistance, you may text the word "Support" to the number from which you received the text. You will be directed on how to connect with a 7 17 Team member for assistance.
- h. 7 17 Credit Union makes no warranty regarding availability or reliability of text messaging services, and 7 17 Credit Union shall have no liability related to any delay or failure in the delivery or receipt of text messages. The information in the text message is provided on an "AS IS" and "AS AVAILABLE" basis. 7 17 Credit Union will not be responsible for any loss or damage that could result from interception or misuse of any information by third parties or undelivered text messages.
- i. 7 17 Credit Union may change these Terms and Conditions at any time, and such updated terms and conditions shall be effective when posted to 7 17 Credit Union's website. We will advise you if these Terms and Conditions change and you agree to review the Terms and Conditions regularly to ensure you are aware of any changes. Your continued use of a 7 17 Credit Union text message service after the Terms and Conditions have changed shall constitute your acceptance of the updated terms and conditions.
- j. To receive Credit Union text messages, you must be 13 years of age or older. We reserve the right to require you to prove that you are at least 13 years of age.
- k. 7 17 Credit Union may cancel your subscription to any and all 7 17 Credit Union text message services at any time without notice to you.
- l. The terms of other agreements with 7 17 Credit Union may also apply to your use of any 7 17 Credit Union text message service, including but not limited to the [Membership and Share Account Agreement and Disclosure](#), [Privacy Notice](#) and the [Online Privacy Policy](#).