



SMS WIRELESS (TEXT MESSAGE) AGREEMENT

By providing your cell phone number and opting-in to receive text messages from GECU Federal Credit Union (GECU) , you agree to the following:

- Message frequency varies by account, preference, and service. Message and data rates may apply to all text messages received from GECU;
- Take precautionary steps to safeguard your mobile device to encourage privacy;
- Notify GECU if there is any change to your mobile number;
- 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;
- The Credit Union may add to, change or delete the terms of this Agreement or terminate this Agreement at any time at its discretion subject to prior notification required by applicable law.

If you have any questions about this agreement, would like us to mail you a paper copy of this agreement, are having problems receiving, or stopping our text messages, please contact us using the following information:

GECU

P.O. Box 20998 El Paso, TX 79998

Toll-free at 1-800-772-4328

or **via chat** at gecu.com

Informational Text Messages

Informational Text Messages – These are text messages sent to provide you with important information about your account(s), such as balances, transaction alerts, fraud alerts, payment reminders, and other account-related notifications.

By providing your mobile number, you consent to receive informational text messages from us related to your account(s). You are not required to receive these messages in order to obtain credit or other services from GECU. You understand that any messages we send may be accessed by anyone with access to your text messages.

We send these messages as needed to keep you informed about your account(s). Message frequency will vary depending on account activity, preferences and service. You also understand that your mobile phone service provider may charge you fees for text messages that we send you, and you agree that we shall have no liability for the cost of any such text messages.

Telemarketing Text Messages

Telemarketing Text Messages –Text messages sent to encourage the purchase of, or investment in, property, goods, or services.

We also, upon written consent, may send marketing text messages to the mobile number you have provided. You are not required to authorize marketing text messages to obtain credit or other services from GECU. You understand that any messages we send you may be accessed by anyone with access to your text messages. It is our policy to send the amount of text message[s] per month that is allowed by law or as per regulatory requirements. Message frequency varies by account/preferences; message and data rates apply. You also understand that your mobile phone service provider may



charge you fees for text messages that we send you, and you agree that we shall have no liability for the cost of any such text messages.

Opting Out of Text Messages

- To opt out of receiving these types of text messages, please follow the opt-out instructions provided in the text message you receive. Simply reply by following the specified instructions to unsubscribe.
- You may also opt-out of text messages by calling or contacting us at the information below:

GECU
Toll-free at 1-800-772-4328;
or **via chat** at gecu.com

Revisions to the SMS Wireless (Text Message) Agreement

We may change this agreement from time to time. When we do, we will post the revised Agreement on this page with a new updated date. Any changes to this Agreement will become effective when posted unless indicated otherwise.