



EMERALD CREDIT UNION TEXT BANKING TERMS OF SERVICE

1. When you opt-in to the service, we will send you a Short Message Service (SMS) message to confirm your signup.
2. You can cancel the SMS service at any time by texting "**STOP**" to **216-586-2661** or **216-586-2506**. After you send the SMS message "**STOP**" to us, we will send you an SMS message to confirm that you have been unsubscribed. After this, you will no longer receive SMS messages from us. If you wish to enroll in this service again, sign up as you did originally and we will start sending SMS messages to you.
3. If at any time you forget what keywords are supported, just text "**HELP**" to **216-586-2661** or **216-586-2506**.
4. After you send the SMS message "**HELP**" to us, we will respond with instructions on how to use our service as well as how to unsubscribe.

5. We are able to deliver messages to the following mobile phone carriers:

Major carriers: AT&T, Verizon Wireless, Sprint, T-Mobile, U.S. Cellular, Alltel, Boost Mobile, Nextel, and Virgin Mobile

Minor carriers: Alaska Communications Systems (ACS), Appalachian Wireless (EKN), Bluegrass Cellular, Cellular One of East Central IL (ECIT), Cellular One of Northeast Pennsylvania, Cincinnati Bell Wireless, Cricket, Coral Wireless (Mobi PCS), COX, Cross, Element Mobile (Flat Wireless), Epic Touch (Elkhart Telephone), GCI, Golden State, Hawkeye (Chat Mobility), Hawkeye (NW Missouri), Illinois Valley Cellular, Inland Cellular, iWireless (Iowa Wireless), Keystone Wireless (Immix Wireless/PC Man), Mosaic (Consolidated or CTC Telecom), Nex-Tech Wireless, Ntelos, Panhandle Communications, Pioneer, Plateau (Texas RSA 3 Ltd), Revol, RINA, Symmetry (TMP Corporation), Thumb Cellular, Union Wireless, United Wireless, Viaero Wireless, and West Central (WCC or 5 Star Wireless)

6. Message and data rates may apply for any messages sent to you from us, and to us from you. You will receive no more than one message per week or 4 messages per month. If you have any questions about your text plan or data plan, contact your wireless provider.

For questions about the services provided, you may email us at service@emeraldgcu.com.

7. If you have any questions regarding privacy, please refer to our Privacy Policy.