

## TruStone Financial Credit Union

### SMS/Text Terms and Conditions

Updated June 30, 2023

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

1. You may revoke your consent to receive text messages at any time by sending a return text with "STOP." Your opt-out request may generate either a confirmation text or a texted request to clarify the TruStone 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. Revoking your consent to receive automated marketing text messages from TruStone does not also revoke any consent you provided to receive automated text messages related to a specific transaction (for example, a loan application). For all further help or information send a return text with "HELP."
2. TruStone charges no fee for text message services, but your cellular carrier's message and data rates may apply.
3. Text messages to TruStone phone numbers are not encrypted. Do not send sensitive or nonpublic personal information to TruStone in a text message. No representative of TruStone will ever ask you to do this. If you receive a text message purported to be from TruStone that requests you send a text with sensitive or nonpublic personal information, please do not respond to it. Instead, contact TruStone immediately by telephone at 800-862-1998 during or after regular business hours.
4. TruStone may send you text messages containing HTTPS links to exchange sensitive or nonpublic information online to a **TruStone.org** website. These links will open a **TruStone.org** website in your phone's mobile browser with a "lock" icon to denote the encrypted HTTPS connection. Always verify the spelling of **TruStone.org** before you open any link to TruStone's website.
5. TruStone makes no warranty regarding availability or reliability of text message services, and TruStone shall have no liability related to any delay or failure in the delivery or receipt of text messages.
6. TruStone may change these Terms and Conditions at any time, and such updated terms and conditions shall be effective when posted to TruStone's website. You agree to review the terms and conditions regularly to ensure you are aware of any changes. Your continued use of a TruStone text message service after the Terms and Conditions have changed shall constitute your acceptance of the new terms and conditions.
7. TruStone may cancel your free subscription to any or all TruStone text message services or terminate any or all TruStone text message services at any time without notice to you.
8. The terms of other agreements with TruStone may also apply to your use of any TruStone text message service. At a minimum, the terms of the TruStone Financial Service Agreement and Disclosures also apply to your use of TruStone text message services.
9. For any action, dispute, claim, or controversy of any nature between you and TruStone refer to the **TruStone Owner's Manual**, TruStone Financial Service Agreement and Disclosures.
10. TruStone values your privacy. Please see TruStone's Privacy Notice and Disclosures at: **TruStone.org/Privacy-Disclosures**