



Federal Credit Union

Atlantic Federal Credit Union Texting Terms and Conditions

By texting Atlantic, you agree to the following terms and conditions:

- a. Cellular Phone Contact Policy: By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications – including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system – from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.
- b. Atlantic Charges no fee for this text service, but your cellular carrier’s message and data rates may apply.
- c. Text messages are not encrypted. Do not attempt to send sensitive information via text messaging. Atlantic will never ask that you send us sensitive information via text message. If you receive a text message purported to be from Atlantic and requesting sensitive information, please do not respond and contact Atlantic immediately by phone at 800.834.0432 during regular business hours.
- d. Atlantic makes no warranty regarding availability or reliability of this service, and Atlantic shall have no liability related to any delay or failure in the delivery or receipt of messages from Atlantic.
- e. Atlantic may change these terms and conditions at any time. Updated terms and conditions shall be effective when posted to Atlantic’s 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.
- f. Depending on your relationship with Atlantic, the terms of other agreements may apply to your use of Atlantic Text Offers and Information. At a minimum, use of Atlantic Text Offers and Information by Atlantic members shall be subject to the terms of the Atlantic Membership and Account Agreement and Disclosures.
- g. Atlantic values your privacy. Please see Atlantic’s Privacy Policy at https://www.atlanticfcu.com/_kcms-doc/706/35620/Privacy.pdf

By texting “Yes” and opting-in to Atlantic Text Offers and Information, you agree to the terms and conditions above, in addition to following:

- h. 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 Atlantic product or service. You may revoke your consent at any time.
- i. To revoke your consent at any time text “STOP”.
- j. You will not receive more than ten (10) text messages from Atlantic per month.
- k. Atlantic may cancel your subscription to this text messaging service at any time without notice to you.