

Text Offers & Information

Terms and Conditions

Consent to receive informational, promotional and account related text messages was implied as part of your signed membership agreement. Consent is not a condition of any purchase or product or service. By providing your cell phone number or texting "Yes" and opting-in to MCT Credit Union ("MCTCU") Text Offers and Information, you agree to the following terms and conditions:

- a) You consent to receive text messages containing special offers referencing products we think might be useful to you or informational texts concerning the Credit Union. 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 MCTCU product or service. You may revoke your consent at any time.
- b) To revoke your consent at any time text **"STOP"** to **+1(409)726-3501**. After you send the SMS message **"STOP"** to us, we will send you an SMS message to confirm that you have unsubscribed. After this, you will no longer receive SMS messages from us. If you want to resubscribe to promotional text messaging, text **"YES"** to **+1(409)726-3501** and we will start sending SMS messages to you again. For help or further information text **"HELP"**. 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. Promotional text messaging is different than support text messaging. To receive support, you may send an SMS message to **+1(409)727-1446** during business hours and a MCTCU representative will respond. In the event of a natural disaster and/or mandatory evacuation, you will be notified by our Emergency Response line, **1(877)-328-5631**. The Emergency Response line is not a monitored inbox and text messages sent to this line will not be responded to by MCT Staff.
- c) MCTCU charges no fee for this text service, but message and data rates may apply from your cellular carrier. If you have any questions about your text or data plans, it is best to contact your wireless carrier.
- d) **You understand the text messages we send may be seen by anyone with access to your phone. You are responsible and should take steps to safeguard your phone and your text messages if you want them to remain private. Text messages are not encrypted. Do not attempt to send sensitive or confidential information via regular text messaging.** MCTCU will send you text messages containing HTTPS links to exchange sensitive or nonpublic information online to an mctcu.org website. These links will open an mctcu.org website in your phone's mobile browser with a "lock" icon to denote the encrypted HTTPS connection. Always verify the spelling of mctcu.org before you open any links to MCTCU's website. If you receive a text message purported to be from MCTCU and requesting sensitive information via text, please do not respond and contact MCTCU immediately by phone at **+1(409)727-1446** or **+1(800)846-1751**.
- e) Depending on your relationship with MCTCU, the terms of other agreements may apply to your use of MCTCU Text Offers and Information. At a minimum, use of MCTCU Text Offers and Information by MCTCU members shall be subject to the terms of the MCTCU Membership and Account Agreement.

- f) MCTCU will not send you more than ten (10) text messages containing special offers or promoting MCTCU products per month. In the event of a natural disaster, more than ten (10) text messages may be sent for informational purposes.
- g) MCTCU makes no warranty regarding availability or reliability of this service, and MCTCU shall have no liability related to any delay or failure in the delivery or receipt of messages from MCTCU Text Offers and Information.
- h) MCTCU may change these terms and conditions at any time. Updated terms and conditions shall be effective when posted to MCTCU'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.
- i) MCTCU may cancel your subscription to this text messaging service at any time without notice to you.
- j) MCTCU values your privacy. Please see MCTCU's Privacy Policy at **https://www.mctcu.org/_/kcms-doc/74/4193/PrivacyPolicy.pdf**