



P.O. BOX 6048  
DEARBORN, MICHIGAN 48121  
PH 888.336.2700  
dfcufinancial.com

# TEXT BANKING SERVICES AGREEMENT

Thank you for using Text Message Banking Services, hosted and powered by Q2 ebanking. **Message and Data Rates may apply to using this service.** For help, text "HELP" to the shortcode listed on the website. **To cancel your text message banking service, send a text "STOP" to 226563 at any time.** You can also cancel the service by logging into DFCU OnLine and deactivating the service. In case of questions please contact Member Service via email at [info@dfcufinancial.com](mailto:info@dfcufinancial.com) or call 888.336.2700.

## 1. Definitions

For the purposes of this agreement, the following definitions apply:

- "You" or "Your" refers to each member who is eligible and uses DFCU OnLine.
- "We" or "Us" refers to DFCU Financial.

## 2. Privacy Policy

This service is provided under the terms of the Privacy Policy provided by DFCU Financial.

## 3. Text Banking Agreement

### a. Program

DFCU Financial offers you mobile access to your account information (e.g. for checking balances and recent transactions) via SMS, as well as the option to set up alerts for your accounts and other functionality. Enrollment requires you to identify your banking relationship as well as provide a mobile phone number. The mobile phone number's verification is done by receiving an SMS message with a verification code that you will have to enter on the website. Additionally, you may select the type of alerts and other preferences that will determine, together with your account data, the frequency of alerts delivered to you. This program will be ongoing. Standard messaging charges apply. You will be allowed to opt out of this program at any time.

### b. Questions

You can contact us at any time via email at [info@dfcufinancial.com](mailto:info@dfcufinancial.com), or by phoning us at 888.336.2700, or by using your mobile phone to send a text message with the word "HELP" to us at 226563.

### c. To Stop the Program

To stop the messages coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to 226563. You'll receive a one-time opt-out confirmation text message. And after that, you will not receive any future messages.

### d. Deactivating Mobile Phone Number

If you deactivate cellular service for the mobile phone number that you enrolled in the Text Message Banking Service, you are responsible for deactivating that same phone number as described in To Stop the Program (3.c. above).

## **Text Banking Services Agreement (continued)**

### **e. Liability**

You agree to indemnify, defend and hold harmless from any third-party claims, liability, damages or costs arising from your use of service or from you providing us with a phone number that is not your own. You agree that we will not be liable for failed, delayed or misdirected delivery of any information sent through the service; any errors in such information; any action you may or may not take in reliance on the information or service; or any disclosure of account information to third parties resulting from your use of the service. We will not be liable to you for special, indirect or consequential damages.

### **f. Terms and Conditions**

This Text Banking Services program hosted by Q2 ebanking is an extension of DFCU OnLine, and by participating, you are agreeing to the terms and conditions presented in this Agreement and the DFCU OnLine Access Agreement and Disclosure Statement.

**This agreement is an extension of your agreement with DFCU Financial in place for Online Banking and other EFT services and should be maintained with agreements and disclosures you received when you enrolled for those services.**