



Text Message Terms and Conditions

(Account-Related Information Messages Only)

Effective 07/27/2023

By providing us with your mobile number, you give Agriculture Federal Credit Union (AgFed) permission to send you account-related text messages, such as payment reminders and notifications in conjunction with the services you have requested. These terms and conditions are incorporated as part of your account agreement.

- The number of messages will vary by account.
- By providing us with your mobile number, you agree you have ownership rights or permission to use the number given to us.
- AgFed does not charge a fee for this text service; however, your cellular carrier's message and data rates may apply.
- AgFed may cancel your text messaging service at any time without notice.
- **Text messages are not encrypted. Do not attempt to send sensitive or non-public information via text messaging. AgFed will never ask that you to send us sensitive or non-public information via text message.** If you receive a text message purporting to be from AgFed and requesting sensitive information, please do not respond and contact AgFed immediately by phone at 202-479-2270.
- To revoke your consent or opt-out at any time, text STOP to any text message we send you. An opt-out confirmation message will be sent back to you.
- To request support, text HELP to any text message we send you, or call us at 202-479-2270.
- If your handset does not support Multimedia Messaging Service (MMS), any MMS messages sent may be delivered as Short Message Service (SMS) messages.
- AgFed makes no warranty regarding availability or reliability of this service. AgFed and/or your wireless carriers are not liable for undelivered or delayed messages.
- AgFed may change these terms and conditions at any time. Updated terms and conditions shall be effective as of the Effective Date listed at the top of this notice. We may discontinue the service at any time.