

## Text Message Banking Services Terms and Conditions

UFB Direct offers its end users mobile access to their account information over Short Message Service (SMS), as well as the option to set up alerts for their accounts and other functionality. **NOTE: Message and Data Rates May Apply when using this service.**

**Online Privacy Policy:** This service is provided under the terms of the [Online Privacy Policy](#) provided by UFB Direct.

### Terms and Conditions:

- **Program:** UFB Direct offers its end users mobile access to their account information (e.g., for checking balances and recent transactions) over Short Message Service (SMS), as well as the option to set up alerts for their accounts and other functionality. Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving a Mobile Text (MT) message with a verification code, which they will have to enter on Online Banking. Message frequency may vary. Additionally, customers may select the type of alerts and other preferences, which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be ongoing. **Standard messaging and data rates may apply.** Users have the ability to opt out of this program at any time.
- Message frequency varies by account and preferences.
- Purchase is not a requirement of the SMS program. Example - Consent to receive marketing text messages is not required as a condition of purchasing any goods or services. Texts may be sent using an automatic telephone dialing system. Text messages may be transmitted automatically. If your mobile phone is off, out of range, or subject to a variety of other conditions, you may not receive the message or messages may be delayed. Wireless carriers are not liable for delayed or undelivered messages. T-Mobile is not liable for delayed or undelivered messages.
- **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 designated mobile code.** You will receive a one-time opt-out confirmation text message. And after that, you will not receive any future messages.
- **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" above.
- **For help text "HELP" to the designated mobile code. To cancel your text message banking service, send a text "STOP" to designated mobile code at any time. You can also cancel the service.**
- **Questions:** You can contact us at any time via email at [customerservice@ufbdirect.com](mailto:customerservice@ufbdirect.com) or at 877-472-9200, or from your mobile phone by sending a text message with the word "**HELP**" to designated mobile code.
- **Terms & Conditions:** By participating in the Text Message Banking Services, you are agreeing to the terms and conditions presented here.