

CoVantage SMS Texting Terms and Conditions

YOU AGREE TO ABIDE BY AND BE BOUND TO THESE SMS TEXTING TERMS AND CONDITIONS.

BY TEXTING “YES,” YOU AUTHORIZE COVANTAGE CREDIT UNION (“COVANTAGE”) TO DELIVER OR CAUSE TO BE DELIVERED TO YOU AT YOUR SENDING TELEPHONE NUMBER, ADVERTISING AND TELEMARKETING CALLS AND TEXT MESSAGE(S) USING AN AUTOMATIC TELEPHONE DIALING SYSTEM AND/OR AN ARTIFICIAL OR PRERECORDED VOICE. YOU ARE NOT REQUIRED TO CONSENT TO THIS AUTHORIZATION OR ENTER INTO THIS AGREEMENT AS A CONDITION OF PURCHASING ANY PROPERTY, GOODS, OR SERVICES.

You have also consented to receive informational, transactional, and account-related text messages in your membership agreement. You may withdraw your consent at any time by texting “STOP,” calling us at 800-398-2667 or 715-627-4336, or by any other reasonable means.

Program Description

CoVantage may use an autodialer to provide you with information or promotional messages regarding CoVantage products, services, notifications, or member promotions.

Message Frequency

The number of text messages you will receive varies depending on which text messaging programs you consent to receive.

Cost

Message and data rates may apply to each text message sent or received in connection with CoVantage text messages as provided in your mobile telephone/data service plan (contact your mobile telephone carrier for pricing plans), in addition to any applicable roaming charges. CoVantage does not impose a separate fee for sending CoVantage text messages; however, you are responsible for any fees imposed by your mobile carrier of any kind whatsoever.

How to Opt-In

To opt-in to receive text messages from a CoVantage messaging program(s), please follow the instructions provided by the specific program from which you wish to receive messages. For example, you may text “START” to a designated short code number or scan a QR code to start receiving texts. You will be asked to reply in the affirmative in the manner indicated in an initial text message (e.g., Y or Yes, Start). Instructions for opting in, along with additional methods, will become available on our website, www.covantagecu.org for your convenience.

How to Opt-Out

To stop receiving text messages, simply text the word “STOP” to the ten-digit long code phone number or short code associated with the messaging program which you no longer wish to receive messages, call us at 800-398-2667 or 715-627-4336, or inform us by any other reasonable means. You acknowledge that you will receive one additional message from CoVantage confirming your opt-out of that text messaging program.

Access or Delivery to Mobile Network is Not Guaranteed

It is your responsibility to determine if your mobile carrier supports text messaging and if your mobile device is capable of receiving text messages. Your receipt of our text messages is subject to the terms and conditions of your agreement(s) with your mobile carrier. Delivery of information and content to a mobile device may fail due to a variety of circumstances or conditions. You understand and acknowledge that network services, including but not limited to mobile network services, are outside of CoVantage's control, and CoVantage is not responsible or liable for issues arising from such network services (e.g., delayed or undelivered messages or security of any messages). Carriers are not liable for delayed or undelivered messages.

Supported Carriers

Supported telecommunications carriers are all major wireless carriers within U.S., such as Verizon, AT&T and T-Mobile. Additional carriers such as local wireless carriers, or non-traditional text (via data networks) may be added or removed at any time and are subject to availability, technical requirements, or platform dependence. Please consult those carriers (e.g. Apple, Google, or Android) for their support of texting.

Support (HELP)

To request more information, text HELP to the ten-digit long code (i.e., the ten-digit number to which text messages are being sent to) or CoVantage telephone number for the text messaging program about which you have questions. You may also receive help by contacting CoVantage at 1-800-398-2667.

Eligibility

To receive CoVantage text messages, you must be a resident of the United States and 18 years of age or older. CoVantage reserves the right to require you to provide proof that you are at least 18 years old.

Changes to Terms and Conditions

CoVantage may revise, modify, or amend these Terms and Conditions at any time. Any such revision, modification, or amendment shall take effect when it is made available to CoVantage's website at www.covantagecu.org. You agree to review these Terms and Conditions periodically to ensure that you are aware of any changes. Your continued consent to receive CoVantage text messages will indicate your acceptance of those changes.

Termination of Text Messaging

We may suspend or terminate your receipt of CoVantage text messages if we believe you are in breach of these SMS Terms and Conditions and or your membership agreement. Your receipt of CoVantage text messages is also subject to termination in the event that your mobile telephone service terminates or lapses. CoVantage reserves the right to modify or discontinue, temporarily or permanently, all or any part of CoVantage text messages, with or without notice.

Security

- You acknowledge that our text messages are sent to you without being encrypted and may include information about an application or your CoVantage account. CoVantage will not include

your full account number, password, or other sensitive information in a text message. A text message does not constitute a record for the account to which it pertains. The information in the text message is provided on an “AS IS” and “AS AVAILABLE” basis. It is solely the responsibility of the individual to not send personally identifiable information via unencrypted text. Requests for personal information from CoVantage (e.g., loan process documents) will include a secure portal to securely and confidentially upload documents to CoVantage.

Privacy

For more information regarding CoVantage’s privacy practices please visit www.covantagecu.org/CoVantageCU/media/Documents/Privacy-Notice.pdf. You may also call 1-800-398-2667.