

SMS/Short Code Terms and Conditions

Program Description

Canton School Employees Federal Credit Union (CSE) provides several types of SMS alerts and notifications. CSE and its service providers may also use an auto dialer to deliver text messages to you. CSE text messages are intended to provide you with informational, transactional, security, authentication, and account-related alerts. These messages may include account activity notifications, fraud alerts, one-time passcodes (OTPs), multi-factor or two-factor authentication (2FA) codes, login verification, and other communications related to your account(s) or services you have requested.

Transactions alerts sent from CSE will come from 22144. Credit/Debit card fraud alerts and staff-initiated communication may come a variety of phone numbers.

SMS opt-in or phone numbers for the purpose of SMS are not being shared with any third party and affiliate company for marketing purposes.

Message Frequency

The number of CSE text messages that you receive will vary depending on which CSE text messaging programs for which you sign up to receive messages and the frequency of the messages sent by those programs.

Cost

Message and data rates may apply to each text message sent or received in connection with CSE text messages, as provided in your mobile telephone service rate plan (please contact your mobile telephone carrier for pricing plans), in addition to any applicable roaming charges. CSE does not impose a separate fee for sending CSE 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 CSE text messaging program(s), please follow the instructions provided by the specific program from which you wish to receive messages. For example, you may be asked to reply in the affirmative in the manner indicated in an initial text message (e.g., Y or Yes, Start).

How to Opt-Out

To stop receiving text messages from a specific CSE text messaging program, text STOP to the five-digit short code (i.e., the five-digit number from which its text messages are being sent) or CSE Telephone Number for the text messaging program from which you no longer wish to receive messages. You acknowledge that you will then receive one (1) final message from CSE confirming your opt-out of that text messaging program. Following such confirmation

message, no additional text messages associated with that program will be sent to you unless you re-activate your subscription. This will only opt you out of the specific text messaging program associated with that five-digit short code. You will remain opted in to other CSE text messaging programs.

Your Mobile Telephone Number

You represent that you are the account holder for the mobile telephone number(s) that you designated as your cell phone on your CSE membership. You are responsible for notifying CSE immediately if you change your mobile telephone number. You may notify CSE of a number change by contacting CSE at 330-452-9801

You agree to indemnify CSE in full for all claims, expenses, and damages related to or caused in whole or in part by your failure to notify CSE if you change your telephone number including, but not limited to, all claims, expenses, and damages related to or arising under the Telephone Consumer Protection Act.

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 CSE's control, and CSE is not responsible or liable for issues arising from such network services (e.g., delayed or undelivered messages or the security of any messages).

Supported Carriers

Supported carriers may change from time to time, but currently include AT&T, Sprint/Boost/Virgin, T-Mobile/MetroPCS, Verizon Wireless, Spectrum Wireless, among others.

Carriers are not liable for delayed or undelivered messages.

Support/Help

To request more information, text HELP to 22144 CSE. You may also receive help by contacting CSE at 330-452-9801 or visiting a CSE branch location.

Eligibility

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

Changes to Terms and Conditions

CSE may revise, modify, or amend these CSE Credit Union SMS Terms and Conditions at any time. Any such revision, modification, or amendment shall take effect when it is posted to CSE's website <https://www.csefcu.com>. You agree to review these CSE Credit Union SMS Terms and Conditions periodically to ensure that you are aware of any changes. Your continued consent to receive CSE text messages will indicate your acceptance of those changes.

Termination of Text Messaging

We may suspend or terminate your receipt of CSE text messages if we believe you are in breach of these CSE SMS Terms and Conditions and or your Membership Agreement. Your receipt of CSE text messages is also subject to termination in the event that your mobile telephone service terminates or lapses. CSE reserves the right to modify or discontinue, temporarily or permanently, all or any part of CSE 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 CSE account. CSE 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 messages is provided on an "AS IS," and "AS AVAILABLE" basis. CSE will not be responsible for any loss or damage that could result from interception or misuse of any information by third parties or undelivered text messages. CSE will not ask for personal, card or account information by text message.

SMS messages used for two-factor authentication (2FA) or one-time passcodes (OTPs) are intended to help verify your identity when accessing your account or completing certain transactions. Do not share your authentication codes with anyone. CSE employees will never ask you to provide your one-time passcode or authentication code by text message, phone call, or email. If you receive an unexpected authentication code, contact CSE immediately.

Privacy

Your privacy is important to us. Please visit <https://www.csefcu.com/privacy-policy> to review our privacy statement.