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## Text Communications User Agreement

Please review this document carefully and print a copy for your reference; you can access an online copy at any time by visiting [www.mynorthern.com](http://www.mynorthern.com) under the "& More" section.

This Text Communications User Agreement ("Agreement"), applies to all communications via SMS text messaging. Other agreements you have entered into with Northern Credit Union (Northern), as applicable to your account(s), are incorporated by reference and made a part of this agreement.

### Scope of Communications to Be Provided in Electronic Form

When you use a product or service to which this Agreement applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with Text Communications
- Notices or disclosures about a change in the terms of your account.
- Privacy policies and notices.

### How to Withdraw Consent

You may withdraw your consent to receive SMS text messages by texting STOP, CANCEL, UNSUBSCRIBE, or QUIT to 315.782.0155 or by calling 315.782.0155. No fees will be imposed to process the withdrawal of your consent to receive SMS text messages; however your access and use of this service will be terminated. Any withdrawal of your consent to receive SMS text messages will be effective only after we have a reasonable period of time to process your withdrawal. If after terminating the service, you wish to re-enroll simply initiate a new text conversation with Northern.

### How to Update Your Records

It is your responsibility to provide and maintain a current mobile number. You can update your contact information via your online banking profile, by calling 315.782.0155, or stopping by any of our branch locations.

### Hardware and Software Requirements

In order to use Text Communications, you must have and maintain at your expense:

- A mobile device
- Wireless data usage
- SMS text message capability

### Security

This service may not be encrypted and may include personal or confidential information about you, such as your account activity or status. You agree to protect your communications device that receives information through this service and not to let any unauthorized person have access to the information we provide to you through this service. You have the sole responsibility for maintaining the safety, security and integrity of the Mobile Device you will use to send and receive SMS messages. You shall bear the entire risk for any use thereof, whether or not you have authorized such use and whether or not you are negligent. If you permit other persons to use the Mobile Device, you will be held responsible for their activity and we will not be liable for any damages resulting to you. You agree not to use the service, content, or information in any way that would be considered illegal.

### Requesting Paper Copies

We will not send you a paper copy of any SMS text message, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of a SMS text message by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first communicated. To request a paper copy, please contact Northern at 315.782.0155. Refer to the Fee Schedule to determine if a fee will imposed.

### Communications in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Agreement and any other Communication that is important to you.

### Consent

By selecting "Yes, I consent to SMS text messaging" on an application with Northern or by initiating a SMS text message communication, you consent to receive communications via SMS text messaging. You further agree that your mobile device satisfies the hardware and software requirements specified above and that you have provided us with a current mobile number at which we may send SMS text messages to you.