SMS/Text Messaging Terms and Conditions

Effective Date: 11/01/2026
Business Name: Community West Credit Union

1. Program Description and Business Identification

By opting in to receive text messages from **Community West Credit Union** through our **REPAY** messaging program, you agree to these Terms and Conditions.

Our text messaging program provides consumers with loan payment reminders, and payment processing links.

Messages will be sent by or on behalf of Community West Credit Union to consumers who have provided the appropriate consent to receive text messages. The messages you receive will depend on the program you enroll in and the preferences or services you select.

2. Message Frequency

Message frequency varies based on your interactions with Community West Credit Union, the messaging program you enroll in, and the types of messages you have agreed to receive.

You can expect to receive approximately 5 messages per month. Additional transactional or service-related messages may be sent when necessary, consistent with your consent and applicable requirements.

3. Consent to Receive Text Messages

By subscribing to our SMS program, you consent to receive text messages from Community West Credit Union at the mobile number you provide, in accordance with the consent you have given and applicable law.

Consent to receive marketing text messages is not a condition of purchasing any goods or services from Community West Credit Union.

Message delivery may be affected by your wireless carrier, mobile device, network availability, or other technical factors.

4. Message and Data Rates

Message and data rates may apply. Your wireless carrier's standard messaging and data rates may apply to text messages sent to you by Community West Credit Union and to messages you send to us. Please contact your wireless carrier for information about your messaging plan and any applicable charges.

5. Opt-Out and Cancellation Instructions

You may opt out of receiving text messages from our SMS program at any time.

To stop receiving messages, reply **STOP** to any text message you receive from us. You may also use another reasonable method to communicate your request to stop receiving messages, as permitted by applicable law.

After we process your opt-out request, you will no longer receive messages from the applicable messaging program, except for a permitted confirmation message or other communications allowed by law.

If you are subscribed to multiple messaging programs operated by Community West Credit Union, opting out of one program may not automatically unsubscribe you from other programs. You may need to opt out of each program separately.

For assistance with managing your subscription, contact us using the member support information provided below.

6. Member Support and Assistance

If you need assistance with our text messaging program, reply **HELP** to any message, where supported, or contact us using one of the following methods:

- **Business Name:** Community West Credit Union
- **Member Support Email:** info@communitywestcu.org
- **Member Support Phone:** 616-261-5657
- **Website:** www.communitywestcu.org
- **Support Hours:** Monday – Friday 9am – 5pm EST

We will make reasonable efforts to respond to inquiries and assist with subscription-related questions.

7. Carrier Liability Disclaimer

Wireless carriers are not liable for delayed or undelivered messages. Message delivery is subject to effective transmission by your wireless carrier and network availability. Community West Credit Union does not guarantee that every message will be delivered successfully or within a specific period.

8. Privacy and Personal Information

We respect your privacy. Personal information collected in connection with our SMS program will be handled in accordance with our Privacy Policy:

Privacy Policy: https://communitywestcu.org/wp-content/media/PrivacyPolicy.pdf

Please review our Privacy Policy to learn how we collect, use, disclose, and protect your information.

9. Changes to These Terms

Community West Credit Union may update these Terms and Conditions from time to time to reflect changes to our messaging program, business practices, or applicable requirements. Updated terms will be made available at https://www.communitywestcu.org/welcome/.

Any changes will be subject to applicable legal requirements. Continued participation in the SMS program is subject to the applicable terms and any consent requirements.

10. Contact Information

If you have questions about these Terms and Conditions or our text messaging program, contact:

Community West Credit Union
PO Box 8069 Kentwood MI 49518
Email:
Phone: 616-261-5657
Website: www.communitywestcu.org

By enrolling in our SMS program, you acknowledge that you have reviewed these Terms and Conditions and understand the nature of the text messaging service.