

Texting Privacy Policy

Rev 05/2026

By providing CWCU with one or more cell phone numbers and opting-in, you agree to the following terms and conditions:

You agree you have ownership rights or permission to use the number given to us.

You may request and receive text messages concerning your accounts on any text-enabled cell phone. It is your responsibility to determine if your cell phone service provider supports text messaging and your telephone is capable of receiving text messages. The credit union's text messages are subject to any of the terms and conditions of your agreement(s) with your cell phone carrier. You are responsible for any fees imposed by your cell phone service provider even if your use of texting causes those fees to change.

YOU are responsible for keeping any personal information in your cell phone secure.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes.

You hereby acknowledge and accept that each message is sent to you without being encrypted and will include certain information requested on your credit union account(s). Do not send sensitive or nonpublic personal information to CWCU in a text message. No representative of CWCU will ever ask you to do this. If you receive a text message purported to be from CWCU that requests you send a text with sensitive or nonpublic personal information, please do not respond to it. Instead, contact CWCU immediately by telephone at (616) 261-5657.

To opt-out, text STOP to any message we send you. An opt-out confirmation message will be sent back to you.

You acknowledge, agree and understand that your receipt of any text messages from CWCU may be delayed or prevented by factors affecting your cell phone service provider and/or other factors outside our control. We neither guarantee the delivery nor the accuracy of the contents of any message. You agree to not hold the credit union, including its agents, employees, or volunteers, liable for any losses, damages or costs that may arise in whole or in part from:

- (a) a non-delivery, delayed delivery, or the misdirected delivery of any message;
- (b) inaccurate or incomplete content in any messages; or
- (c) your reliance on or use of the information provided in any text message from CWCU for any purpose.

The credit union provides this service as a convenience to you. We will not respond to text messages sent to us that do not comply with appropriate action codes. A text message sent to us by you does not constitute an official record for the account to which it pertains. The credit union reserves the right to terminate this service at any time without prior notice to you. All provisions of any agreements or disclosures previously made pertaining to your credit union accounts remain in effect and are not superseded or amended by this agreement.