

By texting Midcoast Federal Credit Union “Midcoast FCU”, you agree to the following terms and conditions:

- a. Cellular Phone Contact Policy: By providing us with a telephone number for a cellular phone or other wireless device (which includes a number that you later convert to a cellular number) you are expressly consenting to receiving communications – including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes.
- b. Midcoast FCU charges no fee for this text service. Calls and messages may incur access fees from your cellular provider. Consult with your wireless provider, as **message and data rates may apply**.
- c. Text messages are not encrypted. Do not attempt to send sensitive information via text messaging. Midcoast FCU will never ask that you send us sensitive information via text message. If you receive a text message purported to be from Midcoast FCU and requesting sensitive information, please do not respond and contact Midcoast FCU immediately by phone at 800.964.3262 during regular business hours. Midcoast FCU will not be held liable for any sensitive information disclosed to us via this service.
- d. Midcoast FCU text messages are provided for your convenience and do not replace your monthly account statements or other official records associated with any account that you have with Midcoast FCU.
- e. Midcoast FCU makes no warranty regarding availability or reliability of this service, and Midcoast FCU shall have no liability related to any delay or failure in the delivery or receipt of messages from Midcoast FCU.
- f. Midcoast FCU may change these terms and conditions at any time. Updated terms and conditions shall be effective when posted to Midcoast FCU’s website. You agree to review the terms and conditions regularly to ensure you are aware of any changes. Your continued use of this service after the terms and conditions have been changed shall constitute your acceptance of the new terms and conditions.
- g. Depending on your relationship with Midcoast FCU, the terms of other agreements may apply to your use of Midcoast FCU Text Offers and Information. At a minimum, use of Midcoast FCU Text Offers and Information by Midcoast FCU members shall be subject to the terms of the Midcoast FCU Membership and Account Agreement and Disclosures.
- h. Midcoast FCU values your privacy. Please see Midcoast FCU’s Privacy Policy at [Privacy Policy | Midcoast FCU | Maine Credit Union](#).

Additionally, please be advised that:

1. You may revoke your consent at any time by texting “STOP”.
2. Midcoast FCU may discontinue your access to the text messaging service at any time without notice to you.