SMS MESSAGING

TERMS OF USE

Erie Federal Credit Union

By providing your cell phone number, you have given us express consent to send text notification messages regarding our products and services. It is important that you understand the following:

- Message & Data Rates may apply to confirmation and all subsequent messages.
- You have informed us that you are the owner and authorized user of the mobile device used to receive this service and you
 are authorized to approve applicable charges.
- Consent to receive text notification messages is not required as a condition of service.
- You will take precautionary steps to safeguard your mobile device to encourage privacy.
- You will notify Erie Federal Credit Union if there is a change to your mobile number.
- You agree that any revisions to existing SMS Text Message Terms of Use can be sent to you via text.

NO CONFIDENTIAL INFORMATION SHOULD BE SENT VIA TEXT

You agree and expressly consent to be contacted by Erie Federal Credit Union and affiliates through the contact information including the cell phone number that you provided.

Opt-out or STOP

If you wish to stop receiving text messages from Erie Federal Credit Union reply STOP to any text message sent. Or contact us at:

Erie Federal Credit Union 3503 Peach St. Erie PA 16508 814-825-2436 800-480-0494 memberservices@eriefcu.org

Help or Support

If at any time you need contact information or information on how to stop text messages, reply to any text message sent by replying **HELP**.

Any questions regarding the information outlined in this "SMS Text Message Terms of Use" or to request a paper copy, please contact:

Erie Federal Credit Union 3503 Peach St. Erie PA 16508 814-825-2436 800-480-0494 memberservices@eriefcu.org

BY PROVIDING YOUR TELEPHONE AND/OR CELL PHONE INFORMATION, YOU KNOWINGLY AND VOLUNTARILY AGREE TO INDEMNIFY, DEFEND, AND HOLD ERIE FEDERAL CREDIT UNION, AFFILIATES, AND EACH OF THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, HARMLESS FROM AND AGAINST ANY AND ALL LOSSES, COMPLAINTS, DEMANDS, CLAIMS, CAUSES OF ACTION, LIABILITIES, COSTS, JUDGMENTS, DAMAGES, FINES, PENALTIES, COMPENSATION, ATTORNEY'S FEES, AND EXPENSES OF ANY KIND, INCLUDING ANY AND ALL TYPES OF INJURIES AND/OR DAMAGES SUFFERED BY YOU, WHICH ARISE AS A RESULT OF (OR ARE RELATED TO) THE COMMUNICATIONS. YOU KNOWINGLY AND VOLUNTARILY AGREE NOT TO SUE, OR CAUSE ANY LAWSUIT, COMPLAINT, CLAIM, OR CHARGE TO BE FILED ON YOUR BEHALF AGAINST ERIE FEDERAL CREDIT UNION OR ITS VENDORS WITH RESPECT TO ANY SUCH DAMAGES.