



**SMS/TEXTING TERMS & CONDITIONS AND PRIVACY POLICY**

**Terms and Conditions**

1. Once you have electronically opted in to DFCU Connect you may receive texts related to: requesting documents needed for a loan request, new account request, transaction request, updates on your loan application, payment status, suspicious activities, overdrawn accounts, or promotions.
2. You can cancel the SMS/texting service at any time. Text "STOP" to the text thread/phone number or otherwise tell us you want to opt out. After you send the SMS/text message "STOP" to us, we will send you an SMS/text message to confirm that you have been unsubscribed. After this, you will no longer receive SMS/text messages from us. If you want to join again, just sign up as you did the first time and we will start sending SMS/text messages to you again.
3. If you are experiencing issues with the messaging program you can reply with the keyword HELP for more assistance, or you can get help directly by emailing connect@dfcu.net or calling 518-825-0323.
4. Carriers are not liable for delayed or undelivered messages
5. As always, message and data rates may apply for any messages sent to you from us and to us from you. Message frequency varies. If you have any questions about your SMS/text plan or data plan, it is best to contact your wireless provider.
6. If you have any questions regarding privacy, please read our privacy policy below.
7. By opting in, you consent to receiving recurring automated marketing and informational text messages from DFCU Connect to the mobile number you provided. Consent is not a condition of purchase.

**Privacy Policy**

<p><b>Information we collect</b> When you enroll in or interact with our SMS/texting services, we may collect:</p>	<ul style="list-style-type: none"> <li>• Your mobile phone number</li> <li>• Opt-in and consent records (date, time, and method)</li> <li>• SMS/text message content related to service interactions</li> <li>• Promotional communications</li> <li>• Message metadata (delivery confirmations, timestamps)</li> </ul> <p>We limit collection to information necessary to provide secure and compliant banking services via SMS/text message.</p>
<p><b>How we collect your information</b> We collect information directly from you when:</p>	<ul style="list-style-type: none"> <li>• Enter your phone number into a web application for membership or credit</li> <li>• You interact with our member support via SMS/texting.</li> <li>• You opt in</li> </ul>
<p><b>How we use SMS/texting information</b> We use SMS/Texting-related data to:</p>	<ul style="list-style-type: none"> <li>• Deliver member-requested messages and alerts</li> <li>• Provide promotional information to members who have opted in</li> <li>• Authenticate identity and protect accounts</li> <li>• Respond to member inquiries and provide support</li> <li>• Payment status</li> <li>• Suspicious activity</li> <li>• Comply with legal, regulatory, audit, and record-retention obligations</li> </ul>

<p><b>Sharing your information</b></p>	<p>SMS/Text messaging originator opt-in data and consent will not be shared with any third parties, excluding aggregators and providers of the SMS/Text Message Services.</p>
<p><b>Your choices and rights</b></p>	<p>Consent for SMS/texting service can be revoked at any time. Text "STOP" to the text thread/phone number or otherwise tell us you want to opt out. After you send the SMS/text message "STOP" to us, we will send you an SMS/text message to confirm that you have been unsubscribed.</p>
<p><b>Data security &amp; retention</b></p>	<p>We implement reasonable technical and organization measures to protect your personal data as required by Federal and State law. SMS/texting data is retained only as long as necessary to fulfill the purposes outlines above or to comply with legal requirements.</p>
<p><b>Changes to this policy</b></p>	<p>We may update this SMS/texting privacy policy periodically. If we make material changes, we'll notify you. Continued use of our DFCU Connect SMS/texting service indicates your acceptance of the revised policy. This SMS privacy notice supplements our general privacy policy.</p>

## Contact Us

**If you have any questions about this policy or your SMS/texting data, please contact us at:**

**Dannemora Federal Credit Union**  
 342 Tom Miller Rd  
 Plattsburgh, NY 12901

## Questions?

**Call:** 518-825-0323

**Email:** [connect@dfcu.net](mailto:connect@dfcu.net)

**Visit:** [www.dfcu.net](http://www.dfcu.net)