

## SMS TERMS AND CONDITIONS

While Leaders Credit Union (Leaders) assists you with your financial service needs, you can rely on us to communicate using your preferred method(s). Our in-person and online services include, without limitation:

- Our financial accounts and certificates
- Our credit and debit card programs
- Our loan programs
- Our website
- Our Online Banking service
- Our Mobile Banking App known as “[Leaders Credit Union](#)”
- Our Mobile Debit and Credit Card Control App known as “[Leaders Card Controls](#)”

This SMS Terms and Conditions explains how we use SMS (Text) messages to communicate with you; how you can choose to receive or not receive our SMS messages; what costs you might incur for SMS messages; what message frequency and standard disclosures you can expect; to what extent we share your consent to receive SMS messages; and how you can get help. These SMS Terms and Conditions do not replace any Service Agreements, Terms of Use, or any other Terms and Conditions (collectively, Agreement) associated with your use of a product or service offered by Leaders. In the event of a conflict between these SMS Terms and Conditions and the terms of an Agreement, these SMS Terms and Conditions will govern and control with regard to the matters addressed in these SMS Terms and Conditions.

For purposes of these SMS Terms and Conditions, the terms “we”, “us”, and “our” refer to Leaders and may also refer to contractors and service providers engaged by Leaders to support their business activities, as may be required. The terms “you”, “your”, and “yours” refer to any person who accesses or uses a product or service offered by Leaders.

## POLICY CHANGES

The information contained in these SMS Terms and Conditions is subject to change at any time and in our sole discretion. Please review these SMS Terms and Conditions periodically as your consent to receive our SMS messages and continued receipt and use of SMS messages with

us will be deemed to constitute effective notice of changes or amendments to these SMS Terms and Conditions.

## QUESTIONS

Please contact us with questions about these SMS Terms and Conditions by calling 731-664-1784; by writing to Leaders Credit Union, P.O. Box 10008, Jackson, TN 38308; or by emailing us at [marketing@leaderscu.com](mailto:marketing@leaderscu.com).

## HOW LEADERS USES SMS MESSAGES

Leaders uses SMS (Text) messages only if you have consented to receive SMS messages from Leaders. If you have consented, some of the reasons that you may receive SMS messages are listed below.

- Account servicing notifications
- Follow-up messages
- Payment reminders
- Financial product announcements and promotional offers
- Financial education messages

Examples of SMS messages that you might receive are listed below.

- Our branches will close at 3:00 pm today due to inclement weather. Our mobile banking and ATMs remain available 24/7.
- Hello <Loan Applicant's Name>! Your loan is approved, give me a call at your convenience.

**Accuracy of Information:** It is very important to keep your personal information including your phone number accurate and up to date. If your personal information is incomplete, inaccurate, or not current, please contact us with the correct information as soon as possible through one of the methods listed in the Questions section of these SMS Terms and Conditions or, if you use one of our App services, use the "Contact Us" feature.

## HOW YOU CAN CHOOSE TO RECEIVE (OR NOT) SMS MESSAGES

**Opt-In:** You may choose to receive SMS messages from Leaders in the ways listed below.

- By submitting your consent through an online form; or
- By noting your consent in a paper form provided by Leaders; or
- By verbally giving your consent to a Leaders' employee

**Opt-Out:** If you do not wish to receive SMS messages, you can choose not to check the SMS consent box on our paper or online forms. If you have opted-in, you may choose not to receive SMS messages at any time. To do so, simply reply “STOP” to any SMS messages you receive from Leaders. Alternatively, you can contact us directly to request we stop using SMS messages to communicate with you. To contact us directly, please come to one of our branches or use one of the methods listed in the Questions section of these SMS Terms and Conditions. Please allow up to ten (10) business days from Leaders’ receipt of your opt-out request within which to process it.

## WHAT OUR SMS MESSAGES MIGHT COST YOU

Leaders does not assess any service charge for using SMS (Text) messages to communicate with you. However, standard message and data rate may apply, depending on your carrier’s pricing plan. Your carrier’s fees may vary if the SMS message is sent domestically or internationally.

## WHAT FREQUENCY AND STANDARD DISCLOSURES TO EXPECT

**SMS Message Frequency:** SMS Message Frequency may vary depending on the type of communication. For example, you may receive up to two (2) SMS Messages per week related to your appointments.

**Standard SMS Message Disclosures:** Some of the standard disclosures you might receive are listed below.

- Message and data rates may apply.
- You can opt-out at any time by texting “STOP”.
- For assistance, text “HELP” or visit our Privacy Policy; SMS Terms and Conditions; and Policy Documents pages.
- Message frequency may vary.

## WHAT EXTENT YOUR CONSENT TO SMS MESSAGES IS SHARED

Your phone number and your consent to receive SMS (Text) messages will never be shared or sold to any third party or affiliates for marketing purposes.

## HOW TO GET HELP

If you are experiencing any issues, you can reply to our SMS (Text) message with the keyword “HELP”. Alternatively, you can get help directly from us by calling 731-664-1784; or by emailing us at [support@leaderscu.com](mailto:support@leaderscu.com).

## LINKS TO OTHER SITES

The information and disclosures contained in these SMS Terms and Conditions apply only to our services. Our Online services and our website may provide links to third party sites such as credit bureaus, service providers, or merchants. If you use such links, you should review their SMS terms and conditions as they are not controlled by and may differ from Leaders’ SMS Terms and Conditions. Leaders does not guarantee and is not responsible for the privacy or security of these sites including, without limitation, the accuracy, completeness, or reliability of their information.

## OTHER USEFUL RESOURCES

The below links and references are other resources you may use to learn more about our practices in general and as it relates to privacy.

- [Leaders’ Privacy Policy](#) provides a description of our information collection, sharing, and protection activities
- [Leaders’ Consumer Privacy Notice](#) provides a description of our information sharing activities and your rights as a Consumer to limit it in a format used by all financial institutions
- Leaders’ Disclosures and Agreements may be accessed by one of the following methods:
  - Log into your Leaders online banking account
  - Log into your Leaders mobile banking app and view under the “More” section
  - Visit any Leaders branch

## KEY TERMS

**Affiliates:** Companies related by common ownership or control to Leaders.

**Cookies:** Small files containing a string of characters sent and stored directly on the device you are using when you visit a website or online app. You can configure your browser to refuse all cookies or to indicate when a cookie is being sent. However, some features or services may not function properly without cookies.

**Device:** Computer used to access online services among other things. Examples are desktop computers, tablets, and smartphones.

**IP Address:** Number assigned to a device connected to the internet and that is generally assigned in geographic blocks such that it may be used to identify the location of the device.

**Joint Marketing:** Agreement between Leaders and a Non-Affiliated financial company to market financial products or services to you.

**Non-Affiliates:** Companies not related by common ownership or control to Leaders.

**Unique Identifiers:** String of characters that may be used to identify a particular browser, app, or device. These unique identifiers may sometimes be reset by users, may vary in how permanent they are, and may vary in how they are accessed.