Eaton Family Credit Union, Inc. — SMS Terms & Conditions

Terms governing our text message (SMS/MMS) program

Eaton Family Credit Union, Inc.
333 Babbitt Road #100, Euclid, OH 44123
Phone: (216) 920-2000 | Email: member@eatonfamilycu.com | Website: eatonfamilycu.com
SMS program number: (216) 810-2086

1. Agreement

By opting in to receive text messages from Eaton Family Credit Union, Inc., you agree to these terms. If you do not agree, do not opt in, or reply STOP to end the messages.

2. Program description

Eaton Family Credit Union, Inc. operates a text messaging program that sends (a) informational and service messages, including inquiry responses, account and membership updates, appointment confirmations and reminders, and requested account information, and (b) promotional messages about our savings, youth and club accounts, loans, scholarships, financial wellness programs, and newsletters. Messages are sent from (216) 810-2086.

3. Consent and eligibility

You must provide express consent before we send messages. Consent is obtained through an unchecked consent box on our web forms, or through express written or verbal consent given to one of our representatives. You represent that you are the account holder or authorized user of the mobile number you provide and that you are at least 18 years of age. **Consent is not a condition of membership, of obtaining credit or any loan product, of any purchase, or of receiving any service from us.**

4. Frequency and charges

Message frequency varies. Message and data rates may apply. Charges are set by your mobile carrier and your service plan; we do not charge for the messages.

5. Cancellation (opt-out)

Reply **STOP** to any message to cancel. You will receive one final confirmation and no further messages. Reply **HELP** for help, or contact us at (216) 920-2000 or member@eatonfamilycu.com.

Carriers supported by our program may vary; if your carrier is not supported, messages may not be delivered.

6. Privacy

Our handling of your mobile number and messaging consent is described in our SMS Messaging Policy. Mobile opt-in data and consent are not shared with or sold to third parties or affiliates for their own marketing purposes. Text messaging originator opt-in data and consent will not be shared with any third parties.

7. Disclaimer and limitation of liability

Message delivery is subject to effective transmission by your mobile carrier and is not guaranteed. **Carriers are not liable for delayed or undelivered messages.** We are not responsible for messages that are delayed, undelivered, or misdirected due to causes outside our reasonable control. Text messages are not a secure channel; do not send us account numbers, Social Security numbers, card numbers, or passwords by text message.

8. Changes

We may modify these terms or end the program at any time. The version posted at this address is the version in effect. Continued participation after a change means you accept the updated terms.
