Eaton Family Credit Union, Inc. — SMS Messaging Policy

Text messaging (SMS/MMS) program: privacy, consent, and opt-out

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. Our SMS program

Eaton Family Credit Union, Inc. ("we", "us", "our") sends text messages to members and applicants who have expressly agreed to receive them. Our program covers two categories of messages:

- **Informational / service messages** — responses to your inquiry or application, account and membership status updates, appointment confirmations and reminders, loan and service follow-ups, and requested account information.
- **Promotional / marketing messages** — offers on savings accounts, youth and club accounts, loans, scholarships, financial wellness programs, and newsletters.

Some messages may include both informational and promotional content. Messages are sent from the Eaton Family Credit Union number listed above. Sending number and message category will match what is described in our messaging campaign registration.

2. How you opt in

We obtain your consent before sending any text message. You opt in by:

- Submitting a web form on which you check the SMS consent box, which is unchecked by default and which you are never required to check in order to submit the form or to conduct business with us; or
- Providing express written or verbal consent to a representative in one of our offices or by telephone.

Providing a telephone number to us does not by itself constitute consent to receive text messages.

3. Message frequency and cost

Message frequency varies based on your interactions with us and the programs you have joined. **Message and data rates may apply** for each message sent or received, according to the terms of your mobile service plan. We do not charge you for these messages; your mobile carrier may.

4. Opting out (STOP)

You can stop receiving text messages at any time. Reply **STOP** to any message from us, or reply **STOP** to the number above. After you reply STOP, we will send a single confirmation message and then send no further text messages to that number. You may also opt out by calling us at (216) 920-2000 or emailing member@eatonfamilycu.com.

Opting out of text messages does not affect other ways we may communicate with you, and it does not close or change any account you hold with us.

5. Help and support (HELP)

Reply **HELP** to any message for assistance, or contact us at (216) 920-2000 or member@eatonfamilycu.com.

6. Consent is not a condition

Consent to receive text messages is **not a condition** of opening a membership or account, of obtaining or maintaining any credit or loan product, of any purchase, or of receiving any other service from the credit union. You may do business with us without agreeing to receive text messages.

7. How we handle your mobile information

The mobile phone number and any consent you give us are used to operate and deliver our text messaging program. We do not sell your personal information.

Mobile opt-in data and consent are not shared with or sold to any third parties or affiliates for their own marketing or promotional purposes. Text messaging originator opt-in data and consent will not be shared with any third parties. We share information with service providers only as needed for them to deliver messages on our behalf, and only under obligations of confidentiality.

We do not share your mobile number with third-party lead generators, data brokers, or affiliate marketing networks.

8. Carriers and delivery

Carriers are not liable for delayed or undelivered messages. Message delivery is subject to effective transmission from your mobile carrier and is not guaranteed.

9. Eligibility

Our text messaging program is intended for recipients in the United States who are at least 18 years of age, or who are members or applicants of the credit union. Program availability may change.

10. Our general privacy practices

This policy supplements, and does not replace, our general Privacy Policy, which describes how we collect, use, and protect the personal information of our members, including our obligations under the Gramm-Leach-Bliley Act. Our Privacy Policy is available on our website at eatonfamilycu.com.

11. Changes to this policy

We may update this policy from time to time. The version posted at this address is the version in effect.
