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TEXT MESSAGE TERMS AND CONDITIONS

Highway Crossroads Credit Union (Credit Union, "we," "us," or "our") recurring text message service is owned and operated by Credit Union. "You" are the Credit Union member considering participating in our Text Message Program. These Terms and Conditions ("Text Program") govern your use of the Text Program. Our Privacy Policy also applies to your use of the Text Program.

We may amend, modify or cancel the Text Program or any of its features without notice.

TEXT PROGRAM BASICS AND FEES

Credit Union does not charge for the Text Program, but you are responsible for all charges and fees that may be imposed by your mobile phone operator. Standard message and data rates may apply. We may send text messages using an automatic telephone dialing system and using short message service (SMS) or multi-media messaging service (MMS) technology. Your consent to receive text messages is not required as a condition of purchasing any goods or services from Credit Union.

OPT-IN TO TEXT PROGRAM

If you would like to participate in the Text Program, then you must "opt-in" to receive text messages. To opt-in, you may need to confirm your consent, such as by following the instructions contained in an initial text message we send to you. If you have opted-in to the Text Program, Credit Union may provide alerts, information, specials, announcements related to promotions, and other marketing offers, via text messages through your wireless provider to the mobile phone number you provided. You can expect to receive recurring autodialed marketing messages from Credit Union. You cannot conduct banking transactions using the Text Program at this time.

REQUIREMENTS

You must be the mobile phone account holder, a Credit Union account holder and at least 18 years of age or have a parent or guardian's permission in order to participate. You must provide us with a valid mobile phone number. If you change this number and tell us, you will remain in the opt-in status to the text program.

CANCELLATION

At any time, you may stop receiving our texts by replying "STOP" to a text message from Credit Union. You will receive a one-time opt-out confirmation text message. After that, you will not receive any future messages. For help, email us at support@mycrossroadscu.com or call 573-472-5373.

HELP

At any time, you may receive support regarding the Text Program by replying "HELP" to a text message from Credit Union. Replying "HELP" will not opt you out of the Text Program. You may only stop receiving our texts as described above.

INDEMNIFICATION

You agree to indemnify, defend, and hold Credit Union, its Affiliates (as defined in the Privacy Policy), and their respective officers, directors, agents, and employees, harmless from any loss, liability, claim, or demand, including reasonable attorneys' fees, made by any third party due to or arising out of your use of Text Program or from you providing us with a mobile phone number that is not your own.

LIMITATION ON LIABILITY

In addition to any limitations on our liability as set forth in the terms of use, to the fullest extent permitted by applicable laws, credit union and its affiliates (as defined in the privacy policy) are not responsible or liable in any manner for failed, delayed, or misdirected delivery of any information sent through the text program, any errors in such information, and/or any action you may or may not take in reliance on the information or text program.