## **TERMS AND CONDITIONS**

SMS Campaign – "Teen Checking Graduates"

1. On a monthly basis any "Teen Checking Graduates" which are those that attain 18 years of age in that month, will receive a SMS message that their "Teen Checking Account", has been upgraded to a personal checking account. The message includes a link that explains the expanded features.

2. You can cancel the SMS service at any time. Just text "STOP" to the short code. After you send the SMS message "STOP" to us, we will send you an SMS message to confirm that you have unsubscribed. After this, you will no longer receive SMS messages from us. If you want to join again, just sign up as you did the first time, and we will start sending SMS 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 Mon-Wed 8:30-4:30pm EST, Thu & Fri 8:30-5:30pm EST by emailing service@myccfcu.com or calling 207-878-3441 Option 4.

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. **You will receive just <u>one</u> SMS text message notifying you of this change**. If you have any questions about your 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: <u>https://www.myccfcu.com/wp-content/uploads/privacy\_policy.pdf</u>