

## Text (SMS) Messaging Policy

By downloading the Guardians One Family of Credit Unions mobile application or providing your cell phone number, you agree and consent to receive marketing or non-marketing text messages, as applicable, from Guardians One Family of Credit Unions and others texting on its behalf, including receiving text messages made from an automatic telephone dialing system (“autodialer”), at the telephone number(s) you provide.

### Your Cell Phone Service

Your cellular provider’s Message & Data Rates May Apply to our confirmation message and all subsequent messages. You understand the text messages we send may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private. NO CONFIDENTIAL INFORMATION SHOULD BE SENT VIA TEXT MESSAGE. Please notify us immediately if you change mobile numbers or plan to provide your phone to another person.

Mobile access and delivery of messages is not guaranteed, and Guardians One Family of Credit Unions is not responsible for any issues related to network failures. You also agree to indemnify us for all claims, expenses, and damages related to or caused in whole or in part by your failure to notify us if you change your telephone number, including but not limited to, all claims, expenses, and damages related to or arising under the Telephone Consumer Protection Act of 1991 (TCPA), as amended from time to time.

### How to Opt-In

To opt-in to a Text Messaging program(s), please follow the instructions provided by the specific program from which you wish to receive messages. Reply as indicated in an initial text message. If you provided consent in writing or sent a return text “Y” or “Yes,” the text messages may contain special offers or promote Credit Union products. You own or are authorized to provide the telephone number that you used to opt-in. Your consent to receive these automated text messages is not a condition to receiving any Credit Union product or service.

### How to Opt-Out

To stop receiving text messages from Guardians One Family of Credit Unions, text STOP to the text messaging program from which you no longer wish to receive message. We will thereafter send you confirmation of your opt-out request. You may also stop text messages by calling us or emailing us at (561) 686-4006 or [inquiry@guardianscu.coop](mailto:inquiry@guardianscu.coop).

### Change in Terms, Suspension and Termination

Guardians One Family of Credit Unions may revise, modify, or amend this Text (SMS) Messaging Policy at any time, without notice, except as required by law. Any revision, modification, or amendment shall be effective when it is posted to our website at [www.GuardiansCU.coop](http://www.GuardiansCU.coop). You agree to review the Text (SMS) Messaging Policy periodically to ensure that you are aware of any changes. Your continued use of a Credit Union text messaging service after the Text (SMS) Messaging Policy has changed shall constitute your acceptance of those changes. We may terminate the text messaging program at any time, with or without notice. We may also suspend or terminate your participation in the service if we believe you are in breach of our Text (SMS) Messaging Policy.

### Help or Support

If at any time you need our contact information or information on how to stop text messages, reply to any text message we have sent you and in the reply text simply type HELP. Upon receiving your text message, we will send you a text message with this information.

### Questions

If you have any questions about this policy, would like a paper copy of this policy mailed or are having problems receiving or stopping our text messages, please contact us at (561) 686-4006 or [inquiry@guardianscu.coop](mailto:inquiry@guardianscu.coop).