

Text Messaging Disclosure

Your wireless carrier's standard messaging rates apply to SMS correspondence. Beacon Credit Union does not charge for any content; however, downloadable content may incur charges from your wireless carrier. Please contact your wireless carrier for information about your messaging plan. Your carrier may impose message or charge limitations on your account that are outside of our control. All charges are billed by and payable to your Wireless Carrier.

You represent that you are the owner, or authorized user of the wireless device you use to receive the service and that you are authorized to approve the applicable charges. You agree to protect your communications device that receives information through this service and not to let any unauthorized person have access to the information we provide to you through this service. You have sole responsibility for maintaining the safety, security and integrity of the Mobile Device you will use to send and receive SMS messages. You shall bear the entire risk for any use thereof, whether or not you have authorized such use and whether or not you are negligent.

We will not be liable for any delays or failures in your receipt of any SMS messages as delivery is subject to effective transmission from your network operator and processing by your mobile device. SMS message services are provided on an AS IS, AS AVAILABLE basis. It is your sole responsibility to ensure your device(s) are compatible with and capable of operating in a manner that allows you to utilize Text Messaging securely, including, but not limited to, installing current software manufacturer provided patches and current anti-virus/anti-spyware software.

Data obtained from you in connection with this SMS service may include your mobile phone number, your carrier's name, and the date, time and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop, and improve the service. Your wireless carrier and other service providers may also collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the service to transmit your text message or as otherwise described in this document. Nonetheless, we reserve the right to disclose any information as necessary to satisfy any law, regulation, or governmental request, to avoid liability, or to protect our rights or property. When you complete forms online or otherwise provide us information in connection with the service, you agree to provide accurate, complete, and true information.

We reserve the right to alter charges and/or these terms and conditions from time to time. We may suspend or terminate the service to you if we believe you are in breach of our terms and conditions. Your service is also subject to termination in the event your wireless service terminates or lapses. We may discontinue the service at any time.

We will determine in our sole discretion what information we make available through this service.

How to Withdraw Consent

You may withdraw your consent to receive Communications electronically. For Text Messaging, you may text STOP to the number texting you at any time. We will not impose any fees to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. You will never receive a text message that asks you to send us any sensitive personal or financial information. If you ever receive such a request for sensitive personal or financial information- such as your Social Security Number, account number, password, PIN number, or any other personal data- DO NOT respond to the message and call us at 434-237-1566.