

SMS Wireless Disclosure

By providing your cell phone number, you have provided us with consent to send you text messages in conjunction with the services you have requested. Your cellular provider's **Msg&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.

If we modify this Text Message Policy, we will notify you by sending you a text message with a link to the new policy. We may terminate our text message program at any time.

If you have any questions about this policy, would like us to mail you a paper copy of this policy or are having problems receiving or stopping our text messages, please contact us using the following information:

Railway Credit Union, Member Service Department
1006 East Main Street, Mandan, ND 58554
eservices@railwaycu.com
800-601-9580

You agree and consent to be contacted by the Company, Our agents, employees, attorneys, and affiliates through the use of email, and/or telephone calls and/or SMS text messages to your cellular, home or work phone numbers, as well as any other phone number you have provided in conjunction with this account, including the use of automatic telephone dialing systems, autodialers, or an artificial or prerecorded voice.

Opt-out or STOP

If you wish to stop receiving text messages, reply to any text message we have sent you and in the reply text simply type **STOP**. Your stop request will become effective [within one day]. You may also stop text messages by calling us or emailing us using the contact information below.

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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. It is our policy to send no more than 5 message[s] per month. Some of the text message we send may include links to websites. To access these websites, you will need a web browser and Internet access.