

TEXT BANKING AGREEMENT

Text Banking

By enrolling in Online Banking, we offer access to text messaging related services that allow you to request and receive account related information via text message to your mobile device (“Text Banking Services”). We offer this service as a convenience to you and for informational purposes only. By enrolling in the Text Banking Services, you agree that we may send messages through your communication service provider and such messages may not be secure or encrypted and may include personal or confidential information about you or your accounts. We cannot and do not guarantee the Text Banking Services constant availability and security. We will not be responsible for any loss of personal information resulting in the interception or willful disclosure of the information transmitted to any third party while using the Text Banking Services. Seattle CU does not guarantee the accuracy of the information transmitted to you via this service and expressly disclaims any implied warranty for the suitability of this service. You agree to indemnify, defend, and hold us harmless from and against any and all claims, losses, liability, costs and expenses (including reasonable attorneys’ fees) arising from or related to your provision of a phone number, e-mail address or delivery location that is not your own or your violation of applicable state, federal and/or locals law, regulation, or ordinance.

i. Supported Carriers

The Text Banking Services are generally available through the following carriers: AT&T, Boost Mobile, Sprint, MetroPCS, T-Mobile®, Verizon Wireless, Virgin Mobile, and most other major carriers. However, it is your responsibility to determine if your mobile service provider is capable of receiving text messages and if any fees will be imposed by your mobile carrier. Not all pre-paid phones are supported. The wireless carriers are not liable for delayed or undelivered messages.

ii. Fees + Opting Out

We do not charge a fee to use the Text Banking Services; provided, however, we reserve the right to assess fees for this service in the future. Third party fees may apply for data, Internet access and text messaging. Message frequency depends on user preferences. Contact your mobile device carrier for additional information.

To opt-out of the Text Banking Services, reply STOP to 74626 at any time. An unsubscribe message will be sent to your number confirming the cancellation, but no more messages will be sent after that one.

iii. Program Description

For information and funds transfers between your enabled accounts, text the following commands to **74626**:

Command	Action
BAL	Account Balance
HIST	Account History
XFER	Transfer funds from one account to another. Enter full amount using dollar, decimal and cents.
HELP	Seattle CU’s website address and phone number
STOP	Disable text banking for the enrolled mobile device (To reactivate, login to Online Banking.)
LIST	List of available commands

Message and data rates may apply.

iv. Support

For support or information about the Text Banking Services, reply HELP to 74626 at any time, or call us at 206.398.5500 or 800.334.2489. You may also email us at support@seattlecu.com for support.

Alerts

The alerts service is a personal financial information alert service that allows you to receive information about your account including, but not limited to, information related to account balance changes, checks cleared, debit card purchases and electronic deposits or withdrawal notifications (“Alerts Service”). When you access Online Banking, you can initiate alerts by clicking on the link titled “Alerts”. You may set up, change or delete alerts at any time. You agree and understand that the Alert Service may not be accessible or may have limited utility over some Internet or mobile networks. The alerts that you authorize are only available through Online Banking. When you create alerts, they are linked only to the account under which they were created through Online Banking. Balances shown on alerts reflect balance information at the time the alert was initiated by Seattle CU and may no longer be accurate at the time you review it. Additionally, balances on alerts may not reflect funds that are on hold, which may affect your available balance.

In addition to the alerts that you set-up through Online Banking, Seattle CU will send forced security alerts when certain activity happens on your account (“Forced Security Alerts”). Forced Security Alerts are not optional and are triggered when under the following circumstances:

- Your password is changed;
- Your account is locked due to too many attempts to login with the incorrect password;
- Whenever we deem necessary to alert you to information regarding your account.

i. Limitations

Although the Alerts Service is designed to give you timely notice of specific events, it may not always provide immediate notice. You may encounter errors, interruptions, delays or failures in the receipt of your alerts, which may or may not be out of our control, such as technical difficulties experienced by your Internet service provider or wireless communications carrier. Furthermore, some mobile devices or certain other devices may omit a portion of the alert. We will not be liable to you for any losses caused by your failure to properly use or respond to alerts that are sent. We assume no responsibility for the timeliness, reliability, deletion, or delivery error of any alerts we may send you. You agree that we will not be liable for any delays in the content, or for any actions you take in reliance thereon. If you need current account information you agree to contact us directly.

ii. Security

If you use the Alerts Service, you will receive alerts sent to the source you specified when the alert was established. Please be aware that information transmitted via email and text messages may not be secure and Seattle CU cannot guarantee the security of any information transmitted over a mobile device or to an email address.

iii. Changes or Cancellation

You may cancel your participation in the Alerts Service at any time by deleting any scheduled alerts set up through Online Banking. If you need assistance in cancelling any alerts, you may contact us directly.

Secure Messaging

Sending a secure message through the secured section of the Online Banking Services is a way to communicate with Seattle CU’s Member Service department. Only certain transactions may be performed on your accounts via secure messaging. For example, you may ask account specific questions and request skip-a-payment on an existing loan. To ensure the security of your account information, we recommend that you only use secure messaging when asking specific questions about your account(s). You cannot use secure messaging to initiate transactions on your account(s). For banking transactions, please use the appropriate functions within Online Banking or contact your branch. It is never advised or recommended to send sensitive information such as account or personal information via email. You agree that we may take a reasonable amount of time to act on any electronic message we actually receive from you. Any information you receive from us in response to your questions sent via secure messaging is provided on a best-efforts basis and is believed to be reliable but cannot be guaranteed. We are not responsible for any deficiencies in the accuracy, completeness, availability or timeliness of such information or any investment or other decision you make using this information. We will only respond to electronic messages through the secure messaging service via the Services. Certain alerts and communications are sent via email to the email address we have on file. If you change your email address, you must notify us in writing, in person, by telephone or via the Services.