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## DIGITAL BANKING SMS TERMS & CONDITIONS

Fremont Federal Credit Union provides secure digital banking technology to its members. As part of this service, we deliver SMS-based multi-factor authentication (MFA) codes to help verify your identity when logging into your credit union's digital banking platform. By providing your mobile phone number and enrolling in digital banking or SMS alerts, you expressly consent to receive automated, transactional SMS messages from Fremont Federal Credit Union for authentication and account-related notifications. These messages are not for marketing purposes. We also provide account alerts based on banking activity and the alerts & thresholds set up in digital banking settings. *Standard message and data rates may apply depending on your mobile carrier and service plan.*

1. Based on your digital banking activity, you can expect to receive two factor codes and account activity alerts via SMS.

**TWO FACTOR CODES:** By using your online or mobile banking platform, you may receive SMS text messages containing one-time passcodes (OTP) for authentication. These messages are triggered by your login activity and are used solely for security verification.

**ACCOUNT ACTIVITY ALERTS:** You can opt in to receive account activity alerts via SMS in the digital banking account settings screen. The phone number selected will receive account activity alerts depending on the alert types and thresholds you configure in digital banking settings to maintain security and account awareness.

2. You can cancel the SMS service at any time. Just text "**STOP**" to the 10-digit phone number. After you send the SMS message "**STOP**" to us, we will send you an SMS message to confirm that you have been 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. Additionally, you can edit your alert and phone number settings to stop receiving text messages to your phone number in your digital banking account settings screen.

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 at [onlinebankingsupport@fremontfcu.com](mailto:onlinebankingsupport@fremontfcu.com) or call 419-334-4434.

4. Carriers are not liable for delayed or undelivered messages.

5. Message and data rates may apply for any messages sent to you from us and to us from you. If you have any questions about your text plan or data plan, it is best to contact your wireless provider.

**TWO FACTOR CODES:** Message frequency varies depending on your login behavior. Generally, one message is sent per phone number per login attempt requiring verification.

**ACCOUNT ACTIVITY ALERTS:** Message frequency varies depending on banking activity and the alerts & thresholds set up in your digital banking settings. One alert message is sent in response to digital banking activity matching or triggering your alert type settings and thresholds.

6. If you have any questions regarding privacy, please read our privacy policy: [Fremont Federal Credit Union Privacy Policy](#)