

AMERICA FIRST CREDIT UNION TERMS AND CONDITIONS FOR MEMBERS IMPLEMENTING FREE TO END USER (FTEU) SMS FRAUD ALERTS

PROCEDURE

America First Credit Union's Fraud Alerts Terms and Conditions

America First Credit Union will use short code **28799** to send text alerts to you when we have detected possible fraudulent transactions on your Visa® debit or credit card account. Any fraud text alerts with a short code other than **28799** may be from an unauthorized source. You acknowledge that you are aware of and agree to be bound by the following terms and conditions:

You acknowledge that the fraud text alerts are sent **free of charge** and as a convenience to you and that **America First Credit Union** is not liable for any delay in or failure to provide an alert, any inaccuracy in an alert, or any interception of an alert by an unauthorized entity or person.

You understand that you are consenting to receive text messages to the mobile number you have provided as associated with your debit or credit card.

You represent that you have authority to use the mobile number you have provided to receive fraud text alerts and that the number you provided is accurate. You also agree that you will notify **America First Credit Union** of any change to your mobile number.

Nothing in these terms and conditions shall amend, supersede or nullify anything contained in any other agreement you have with **America First Credit Union**.

OPT-OUT

Opting out of America First Credit Union fraud alert service

Fraud alert messages are provided to you at no cost. You will not be charged for alerts received. Message frequency varies, as they are only sent when there is suspicion of fraud. For help send the message HELP to **28799**. Send STOP to **28799** to end future fraud alert messages. For support contact us at 1-800-999-3961. Mobile carriers are not liable for delayed or undelivered messages.