

## Terms and Conditions

### Workers OnLine Text Message Banking Services Terms and Conditions

Thank you for using Text Message Banking Services, hosted and powered by Digital Insight. **Message and Data Rates May Apply to using this service.** For help text "HELP" to the shortcode listed on the web site. **To cancel your text message banking service, send a text "STOP" to 454545 at anytime.** You can also cancel the service by logging into internet banking, going to the Mobile Banking & Alerts tab, and deactivating the service. In case of questions please contact member service by email <http://www.wcu.com/home/contactapp> or call 978-345-1021.

Privacy Policy: This service is provided under the terms of the privacy policy provided by Workers OnLine.

#### Terms and Conditions:

- **Program:** Your financial institution offers its end users mobile access to their account information (e.g., for checking balances and recent transactions) over SMS, as well as the option to set up alerts for their accounts. Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an MT message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts
- delivered to the customer. This program will be ongoing. Standard messaging charges apply. Customers will be allowed to opt out of this program at any time.
- **Questions:** You can contact us at any time via email at <http://www.wcu.com/home/contactapp> or at 978-345-1021, or from your mobile phone by sending a text message with the word "HELP" to 454545.
- **To Stop The Program:** To stop the messages coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to 454545. You'll receive a one-time opt-out confirmation text message. And after that, you will not receive any future messages.
- **Deactivating mobile phone number:** If you deactivate cellular service for the mobile phone number that you enrolled in the Text Message Banking Service, you are responsible for deactivating that same phone number as described in how To Stop the Program above.
- **Terms & Conditions:** By participating in the Text Message Banking Services program hosted by Digital Insight, you are agreeing to the terms and conditions presented here.