

Text Banking Terms and Conditions

By activating one or more mobile phones for this service, you agree to the following terms and conditions:

- We only send text messages to you in response to properly formatted instructions you provide via a Mobile Text Banking request.
- It is your responsibility to determine if your wireless service provider supports text messaging and if your mobile phone is capable of receiving text messages.
- Mobile Text Banking messages are subject to any of the terms and conditions of your agreement with your wireless service provider.
- Although there is no fee from us for the service, you are responsible for any fees imposed by your wireless service provider even if your use of the Mobile Text Banking causes those fees to change.
- You acknowledge, agree and understand that your receipt of any text messages may be delayed or prevented by factor(s) affecting your wireless service provider and/or other factors outside our control. We neither guarantee the delivery nor the accuracy of the contents of any message.
- You agree to not hold us liable for any losses, damages or costs that may arise in whole or in part from your use of Mobile Text Banking.
- You are responsible for keeping any personal information on your mobile device secure.
- All provisions of any agreements or disclosures previously made pertaining to your accounts remain in effect and are not superseded or amended by this agreement.