



# Text Messaging Service Privacy Policy & Terms of Service

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**Introduction:** The Interstate Credit Union text messaging service (the "Service") and its website at [www.Interstatecu.org](http://www.Interstatecu.org) are operated by Interstate Credit Union ("we," "us," or "our"). This document outlines both our Privacy Policy and the Short Code Terms of Service for your use of the Service.

By using the Service, you agree to both this Privacy Policy and the Terms of Service. You consent to the processing of your personal and anonymous information as described herein.

**User Consent:** By using the Service, you agree to this Privacy Policy and the Terms of Service. You consent to the processing of your personal and anonymous information as described below.

**Children's Privacy:** The Service is not intended for children under 13. If we learn that a user is under 13, we will delete their information. Users aged 13-18 should obtain parental consent before using the Service.

**Information Collection:** We collect personal information you provide voluntarily, such as your name, email, and payment details. We may also collect information from your social network profiles if connected. We may collect data via technologies like cookies and IP addresses to improve the Service and tailor your experience.

**Use of Information:** We use your information to provide and enhance the Service, communicate with you, and offer relevant promotions. We do not sell or trade your personal information to third parties, except when required to provide services e.g., payment processors, customer support).

## Short Code Terms of Service

**Signup Confirmation:** When you opt-in to receive messages, we will send an SMS to confirm your signup.

**Unsubscribing:** To cancel your subscription, text "STOP" to 800-822-1124. You will receive a confirmation SMS, and you will no longer receive messages. To resubscribe, simply sign up again.

**Help:** For assistance or a list of supported keywords, text "HELP" to 800-822-1124. You will receive instructions and unsubscribe information.

**Supported Carriers:** We deliver messages to major carriers such as AT&T, Verizon, Sprint, T-Mobile, U.S. Cellular, and others.

**Message & Data Rates:** Message and data rates may apply. Enrollment is not required to be a member or to apply for services. Messages may be sent by auto-dialer and could be sent as frequently as weekly. For questions about your plan, contact your wireless provider. For service inquiries, email [info@interstatecu.org](mailto:info@interstatecu.org).

**Transmission Delays:** Depending on your wireless carrier, there may be delays in sending and receiving text messages. Interstate Credit Union is not responsible for any transmission delays, including erroneously or non-delivered messages.

**Third-Party Sharing:** We may share your information with trusted service providers and partners for operational purposes, but they are required to handle your information in accordance with this policy. We are not responsible for third-party sites linked through the Service.

**Your Choices:** You can opt out of promotional emails by following the unsubscribe instructions provided. You can update or delete your information by contacting us at [info@interstatecu.org](mailto:info@interstatecu.org), though we may need to retain certain data for legal reasons.

**Security:** We use industry-standard security measures to protect your personal information. However, no system is completely secure, and we cannot guarantee absolute security.

**Changes to this Policy:** This Privacy Policy and Terms of Service may be updated periodically. We will post significant changes on this page. Continued use of the Service after changes signifies your acceptance of the updated terms.

**Contact:** For any questions regarding this policy or the Service, contact us at [info@interstatecu.org](mailto:info@interstatecu.org).