

Border Federal Credit Union

Text Banking & Text Messaging Short Code Terms of Service Short Code: 61802

1. You may opt-in to BFCU Text Banking and Text Messaging through BFCU's Internet Banking (BFCU*Live* or you may call one of our representatives at BFCU @ (830) 774-2328 .When you opt-in to this service you will receive an SMS message from us confirming your request.
2. You may cancel the SMS service at any time by texting "**STOP**" to **61802**. 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.
3. To display the keywords that are supported, just text "**MENU**" to **61802**.
4. After you send the SMS message "**HELP**" to us, we will respond with instructions on how to use our services as well as how to unsubscribe.

5. We are able to deliver messages to the following mobile phone carriers:

Major carriers: Alltel, AT&T, Boost Mobile, Nextel, Sprint, T-Mobile, U.S. Cellular, Verizon Wireless and Virgin Mobile.

Minor carriers: Alaska Communications Systems (ACS), Appalachian Wireless (EKN), Bluegrass Cellular, Cellular One of East Central IL (ECIT), Cellular One of Northeast Pennsylvania, Cincinnati Bell Wireless, Cricket, Coral Wireless (Mobi PCS), COX, Cross, Element Mobile (Flat Wireless), Epic Touch (Elkhart Telephone), GCI, Golden State, Hawkeye (Chat Mobility) Hawkeye (NW Missouri), Illinois Valley Cellular, Inland Cellular, iWireless (Iowa Wireless), Keystone Wireless (Immix Wireless/PC Man), Mosaic (Consolidated or CTC Telecom), Nex – Tech Wireless, NTelos, Panhandle Communications, Pioneer, Plateau (Texas RSA 3 Ltd), Revol, RINA, Symmetry (TMP corporation) , Stream Mobile, Thumb Cellular, Union Wireless, United Wireless, Vaiero Wireless and West Central (WCC or 5 Star Wireless).

6. As always, message and data rates may apply for any messages sent to you from us and to us from you. You will receive no more than 5 marketing/promotional messages per month from us. If you have any questions about your text plan or data plan, it is best to contact your wireless provider.

For questions about this Text Banking and Text Messaging Short Code Terms of Service, please contact us at marketing@borderfcu.com or (830)774-2328.

7. BFCU's Short Code Privacy Statement and Electronic Service Privacy Statement are found at www.borderfcu.com.

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