ALPENA ALCONA AREA CREDIT UNION

1100 S Bagley St PO Box 515 Alpena, MI 49707 Phone: 989-356-3577 Toll Free: 800-443-3577 eMail: aaacu@aaacu.com

TEXT BANKING DISCLOSURE

Enrollment: Getting set up for Text Banking is easy! You can enroll as many mobile phones as you wish. Enrolling a phone means you can send messages to **It's Me 247** Text Banking and receive information about the accounts under this membership. If you have more than one membership at the credit union, the nickname you define here will help you tell them apart.

Tip: Once you enroll for Text Banking, you can also set up your e-Alert subscriptions to be sent as text messages directly to your mobile phones (e-Alerts are automatically sent to all phones).

Step 1 - Assign a Membership Nickname

Please assign a nickname for Text Banking to use with this membership. This nickname will be used by Text Banking in place of your account number, and is especially important if you have more than one credit union membership. This nickname represents the entire membership, including all of the individual accounts. (Note: This nickname will be used only by Text Banking, and is different from the Username you use to log in or any account nicknames you've set up for your individual account suffixes.)

- The nickname cannot start with a number
- The nickname must be between 1 and 6 characters long
- The nickname cannot include special characters

Enter a membership nickname:
Step 2 - Accept the Terms and Conditions
I accept the Terms and Conditions of Text Banking:
Step 3 - Assign a Fee Account
I accept the Text Banking Fees schedule:
Please select an account from which the fees will be withdrawn:
Step 4 - Complete Enrollment
If all of the above information is correct, please click Submit to continue:
Submit

TEXT BANKING TERMS AND CONDITIONS

The It's Me 247 Text Banking service (hereinafter called the SYSTEM) is provided as a service of the Alpena Alcona Area CU (the CREDIT UNION). By using the It's Me 247 Text Banking service, you agree to the following terms and conditions: You agree to provide a valid mobile phone number for this service. You agree that the SYSTEM may send you text messages through your mobile communication service provider that may include information about your applicable account. It's Me 247 Text Banking allows you to receive alerts and view balances on your mobile phone. You agree to indemnify, defend, and hold the CREDIT UNION and any other companies or entities involved in the design, development or operation of the SYSTEM harmless from and against any and all claims, losses, liability, damages or costs arising from your use of the service. The CREDIT UNION and any other companies or entities involved in the design, development or operation of the SYSTEM will not be liable for any losses or damages caused by disclosure of account information to third parties resulting from your use of the service. Supported carriers include: Alltel, AT&T, Cincinnati Bell, Sprint, T-Mobile, US Cellular, Verizon Wireless, and Virgin Mobile. Message and data rates may apply. Text STOP to 46247 (IM247) to unenroll or text HELP to 46247 (IM247) for help.

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TEXT BANKING FEE SCHEDULE

It's Me 247 - Text Banking

Service FeeFREEInactive Fee (per month)FREEExcessive (>15 per month) Texting Fee\$ 0.05

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