



Terms and Conditions for SMS Texting with Blackhawk Community Credit Union

1. Acceptance of Terms

By using the SMS texting service provided by Blackhawk Community Credit Union ("BHCCU"), you agree to be bound by these terms and conditions ("Agreement"). If you do not agree to these terms, please do not use the SMS texting service.

2. Eligibility

The SMS service is only available to individuals who:

- Reside in the United States.
- Are of legal age of majority in their state of residence (and at least 18 years of age).
- Have the authority to enroll a mobile number into the SMS service.

3. Service Description

The SMS texting service allows you to receive alerts and communicate with BHCCU via SMS. This service is intended for informational purposes only and does not replace any official communication from BHCCU.

4. Consent to Receive SMS

By enrolling in the SMS service, you consent to receiving SMS messages from BHCCU at the mobile number you provide. Message frequency may vary based on your account settings and activity.

5. Fees and Charges

BHCCU does not charge for the SMS service. However, standard message and data rates may apply from your wireless carrier. You are responsible for any fees or charges incurred from your wireless carrier.

6. Opt-Out

You may opt-out of the SMS service at any time by texting "STOP" to the short code provided or by contacting BHCCU customer service. After opting out, you will no longer receive SMS messages from BHCCU.



7. Privacy

Your privacy is important to us. Please review our Privacy Policy to understand how we collect, use, and protect your personal information.

8. Limitation of Liability

BHCCU is not responsible for any delays, mis delivery, or failure in the delivery of any SMS messages. The SMS service is provided "as is" without any warranties, express or implied.

9. Modifications

BHCCU reserves the right to modify these terms and conditions at any time. Any changes will be communicated to you via SMS or posted on our website. Your continued use of the SMS service constitutes acceptance of the modified terms.

10. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the state in which BHCCU is located, without regard to its conflict of law principles.

11. Contact Information

If you have any questions about these terms and conditions, please contact BHCCU customer service at 1-800-779-5555.