

Gesa Credit Union's SMS Terms & Conditions

Your use of Gesa Credit Union's SMS message service (the "service") constitutes your agreement to these terms and conditions.

Your wireless carrier's Message and Data Rates may apply to SMS correspondence. Gesa Credit Union does not charge for any content; however, downloadable content may incur additional charges from your wireless carrier based on your individual plan. Please contact your wireless carrier for information about your messaging plan. Your carrier may impose message or charge limitations on your account that are outside our control. All charges are billed by and payable to your wireless carrier.

You represent that you are the owner or authorized user of the wireless device you use to receive the service, and that you are authorized to approve the applicable charges.

You can sign up to receive text messages by visiting gesa.com and completing an opt-in form. When you sign up to receive text messages, you will receive up to 4 messages per month. Reply **HELP** for additional information about the service. To discontinue receiving SMS messages from Gesa Credit Union Promo Alerts, text **STOP** to 51283. Message and Data Rates May Apply.

Gesa Credit Union will not be liable for any delays or failures in your receipt of any SMS messages as delivery is subject to effective transmission from your network operator and processing by your mobile device. **NO WARRANTY: THE SMS MESSAGE SERVICE IS PROVIDED ON AN "AS IS," AS AVAILABLE BASIS, AND WE MAKE NO WARRANTY, EXPRESS OR IMPLIED, AND ALL WARRANTIES, INCLUDING IMPLIED WARRANTIES OF TITLE, NON-INFRINGEMENT MERCHANTABILITY AND FITNESS FOR PARTICULAR PURPOSE, ARE HEREBY EXPRESSLY DISCLAIMED.**

Data obtained from you in connection with this SMS service may include your mobile phone number, your carrier's name, the date, time, and content of your messages, and other information that you may provide. We may use this information to contact you and provide information about Gesa Credit Union or surveys about how we could improve our offerings. Your wireless carrier and other service providers may also collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the service to transmit your text message or as otherwise described in this document. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation, or governmental request, to avoid liability, or to protect rights or property. When you complete forms online or otherwise provide us information in connection with the service, you agree to provide accurate, complete, and true information.

The service, as well as the content and materials received through the service, are proprietary to us and our licensors, and are for your personal, non-commercial use only. You shall not damage, impair, interfere with or disrupt the service or its functionality. The service is available only in the United States.

LIMITATION OF LIABILITY: NEITHER GESA NOR ITS EMPLOYEES, REPRESENTATIVES OR AGENTS, SHALL BE LIABLE FOR ANY COSTS, LOSSES OR DAMAGES OF ANY NATURE OR KIND WHATSOEVER ARISING DIRECTLY OR INDIRECTLY FROM YOUR USE OF THE SERVICE, INCLUDING ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, AND YOU HEREBY FOREVER RELEASE AND DISCHARGE GESA AND ITS EMPLOYEES, REPRESENTATIVES AND AGENTS FROM ANY SUCH LIABILITY.

We reserve the right to alter these terms and conditions from time to time. Your continued use of the service constitutes your agreement to any such changes. We may suspend or terminate the service to you if we believe you are in breach of our terms and conditions. Your service is also subject to

termination in the event your wireless service terminates or lapses. We may discontinue the service at any time, with or without cause, and with or without notice.

Compatible carriers include: AT&T, Sprint/T-Mobile, Verizon Wireless, CellCom USA, C Spire Wireless, U.S. Cellular, Carolina West Wireless, Google Voice, ACS/Alaska, Advantage Cellular (DTC Wireless), Appalachian Wireless, Bluegrass Cellular, Cellular Network Partnership (PIONEER), Cellular One of East Centrak Illinois, Chat Mobility USA, Coral Wireless (Mobi PCS), Element Mobile (Flat Wireless), Epic Touch (Elkhart Telephone), GCI Communications Corp, Golden State Cellular, Illinois Valley Cellular (IV Cellular), i Wireless (IOWA Wireless), Nex-Tech Wireless, MTA Communications, MTPSC (Cellular One Nation), Cross Telephone Company (MBO Wireless), Duet IP (Maximum Communications New Core Wireless), Inland Cellular Telephone Company, Immix (Keystone Wireless), Mosiac (Consolidated or CTC Telcom), Northwest Missouri Cellular Limited, Peoples Wireless, Panhandle Telecommunications Systems (PTCI), RINA, Revol Wireless USA, SI Wireless/Mobile Nation, SRT Wireless, TexasRSA 3 LTD (Plateau Wireless), Thumb Cellular, United Wireless, Union Telephone Company (Union Wireless), Viaero Wireless, West Central Wireless (5 Star Wireless), Sagebrush Cellular (Nemont), Pine Cellular, Aio Wireless/Cricket, SouthernLinc, Bandwidth, Copper Valley, Leaco, Cablevision, Buffalo Wireless, Chariton Valley Cellular, Pine Belt Wireless, and Atlantic Tele-Network International (ATN). This list of compatible carriers is subject to change.

T-Mobile® is not liable for delayed or undelivered messages.

For additional help, text HELP to 51283, email AskUs@gesa.com, or call (888) 946-4372.

Gesa Credit Union respects your right to privacy. You can [view our privacy policy here](#).