

## Kohler Credit Union Text Messaging Terms and Conditions

By providing your cell phone number and opting into Kohler Credit Text Messaging (SMS), you agree to the following terms and conditions:

**a) Consent to Receive Text Messages**

You consent to receive text messages from Kohler Credit Union in connection with the financial services you have requested. Your cell phone provider's message and data rates may apply to our initial and all subsequent text messages. These messages will be sent using an automated dialing system. You agree to receive these messages at the number you used to opt-in, or the cell phone number provided to Kohler Credit Union, which you own or are authorized to provide. Your consent to receive these messages is not a condition of receiving any Kohler Credit Union product or service. You may revoke your consent at any time.

**b) Electronic Records**

By providing your consent, you agree that Kohler Credit Union may use an electronic record to document your consent. To review and retain an electronic or paper copy of these Terms and Conditions, you will need (i) a device (such as a computer or cell phone) with internet access, (ii) either a printer or storage space on such device, and (iii) access to Adobe ® Reader. To request a free paper copy, you may contact Kohler Credit Union at 888-528-2595.

**c) Opt-Out Instructions**

To revoke your consent at any time, text "STOP" to any message you received from us. Opting out of text/SMS is service based. If you are enrolled in more than one product with text/SMS capabilities, you will be required to opt-out of these programs individually.

**d) Message and Data Rates**

Kohler Credit Union charges no fee for this service, but your cellular carrier's message and data rates may apply. Participating carriers may vary.

**e) Service Availability**

You understand that text messages we send may be seen by anyone with access to your phone. You are responsible for safeguarding your phone and your text messages to maintain their privacy. Text messages are not encrypted. Kohler Credit Union will not initiate confidential text message communications unless you have first initiated the request. If you receive a text message claiming to be from Kohler Credit Union requesting sensitive information, do not respond and contact Kohler Credit Union immediately by phone at 888-528-2595.

Kohler Credit Union makes no warranty regarding availability or reliability of this service and shall not be liable for any delay or failure in the delivery or receipt of messages from Kohler Credit Union Text Messaging (SMS).

Kohler Credit Union reserves the right to change these terms and conditions at any time. Updated terms and conditions shall be effective when posted to Kohler Credit Union's website. You agree to review these terms and conditions regularly to stay informed of any changes. Continued use of this service after changes have been posted shall constitute your acceptance of the new terms and conditions.

Kohler Credit Union can revoke your subscription to this text messaging service at any time without notice.

Depending on your relationship with Kohler Credit Union, other agreements may apply to your use of Kohler Credit Union Text Messaging (SMS). At a minimum, use of Kohler Credit Union Text Messaging (SMS) by members shall be subject to the terms and conditions of the Kohler Credit Union Membership and Account Agreement.

Kohler Credit Union values your privacy. Information concerning data privacy may be found in our [Privacy Policy](#).