

SMS Terms and Conditions



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Your use of ELGA Credit Union's SMS message service (the "service") constitutes your agreement to these terms and conditions. This agreement is intended to supplement and otherwise incorporate the Membership Agreement.

Your wireless carrier's Message and Date Rates may apply to SMS correspondence. ELGA 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 will receive up to 4 messages per month. We may change this number in our discretion.

ELGA 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 we obtain 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 ELGA 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 ELGA 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 ELGA 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.

Text JOIN to (877) 644-2593 to join ELGA Credit Union Messaging. Reply HELP for additional information about the service. To discontinue receiving SMS messages from ELGA Credit Union, text STOP to (877) 644-2593. Message and Data Rates May Apply. By texting JOIN, you agree that ELGA Credit Union may send automated advertisements or marketing text messages to the phone from which you send the text. You are not required to receive advertisements or marketing messages in order to receive any other account or service from ELGA Credit Union.

For additional help, text HELP to (877) 644-2593, email Feedback@Elga.com, or call (810) 715-3542.

ELGA Credit Union respects your right to privacy.

You can view our privacy policy here: <https://www.elgacu.com/wp-content/uploads/2022/10/privacy-policy.pdf>