

MOBILE BANKING TERMS AND CONDITIONS

Thank you for using **Hughes Federal Credit Union** Mobile Banking combined with your handheld's text messaging capabilities. **Message & Data rates may apply. For help, text "HELP" to 39872. To cancel, text "STOP" to 39872 at anytime.** In case of questions please contact customer service at 520-794-8341 or 800-253-8245 outside Tucson, Arizona, or visit HughesFCU.org.

Hughes Federal Credit Union Privacy Policy

Terms and Conditions:

- Program: Hughes Federal Credit Union offers their customers mobile access to their account information (e.g., for checking balances and last transactions) over SMS, as well as the option to set up alerts for their accounts (e.g., low balance alerts). Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, togeth-er with their account data, the frequency of alerts delivered to the customer. This program will be on-going. Message & Data rates may apply. Customers will be allowed to opt out of this program at any time.
- Questions: You can contact us 520-794-8341 or 800-253-8245 outside Tucson, AZ, or send a text message with the word "**HELP**" to this number: 39872. We can answer any questions you have about the program.
- To Stop the program: To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: 39872. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.
- Terms & Conditions: By participating in Mobile Banking, you are agreeing to the terms and conditions presented here.
- Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless