

TERMS AND CONDITIONS OF TEXT BANKING

This document, called the Terms and Conditions of Text Banking, outlines the rules that govern your use of Hoosier Hills Credit Union's Text Banking Service ("Service"). The Service allows you to access your account information and make certain transactions. This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules that control your account(s) with us. In this Agreement, the words "you" and "your" refer to you as the person or business entity entering into this Agreement, and also include any user you authorize to use the Service on your behalf. The words "we," "us," "our" and "Hoosier Hills Credit Union" refer to Hoosier Hills Credit Union.

PLEASE NOTE: If you accept this agreement or open or continue to use the account(s), you agree to these terms and conditions. Also, you agree that Hoosier Hills Credit Union may change or discontinue the terms and conditions for the Service at any time.

Description of Service and Text Banking Requirements

Hoosier Hills Credit Union offers customers mobile access to account information (e.g., for checking account balances and transaction history) over the Short Message Service (SMS), as well as the option to set up alerts for their accounts (e.g., low balance alerts). Hoosier Hills Credit Union Digital Banking is required to use and set up the Service.

Enrollment requires you to be an owner of an Hoosier Hills Credit Union account, as well as providing a mobile phone number with either or both a text plan and data plan with a carrier, depending on which features of the Service you choose to use. By providing a mobile phone number through the enrollment process, you are certifying that you are the account holder of the mobile phone account or have the account holder's permission to provide the number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which you will have to enter on a website. Additionally, you may select the type of alerts and other preferences which will determine, together with your account data, the frequency of alerts delivered to you until you change your preferences. Standard messaging charges from your mobile carrier service may apply. You will be allowed to opt out of this program at any time.

Hoosier Hills Credit Union is not obligated to monitor for the receipt of any alerts, nor is Hoosier Hills Credit Union responsible for missed alerts due to service interruption or changes to your mobile device. Hoosier Hills Credit Union does not guarantee the timely delivery, execution, or the transmission of content provided by your mobile carrier service. Hoosier Hills Credit Union will be unable to review or to respond to any attempted reply to any alert.

Instructional features

Access account information or perform other actions via SMS (text) message by texting 226563 and enter one of the codes below.

- BAL <account nickname> - Request account balance
- HIST <account nickname> - Request account history
- XFER <from account nickname> <to account nickname> <amount> - Transfer funds between accounts.
- LIST – Receive a list of keywords
- HELP – Receive a list of contact points for information on text banking (for example, our website or phone number)
- STOP – Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

Account Balance

Your available balance is the amount of the account's present balance that is available for immediate use. Certain pending transactions, such as deposits that contain checks, may not be immediately available and wouldn't be included in the available balance. If you exceed your available balance, you may incur an overdraft fee.

Cancellation

To stop the text messages from being sent to your mobile device through the Service, you can opt out via SMS. Just send a text that says "STOP" to this number: 226563. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future text messages.

Fees

The Service is provided to you at no charge. We may, with at least 30 days prior notice to you, to the extent required by applicable law, charge a fee for the Service. If you continue to use the Service after the fee becomes effective, you agree to pay the fee, which may change from time to time. Further, we may change any Service fee at any time, as long as we give you least 30 days prior notice, to the extent required by applicable law.

Messaging and data charges from your mobile carrier may apply. Hoosier Hills Credit Union recommends you review your contract with your mobile carrier service before enrolling in the Service.

Transfers

Transfers are subject to these Terms and Conditions of Text Banking and your deposit product disclosure. Hoosier Hills Credit Union reserves the right to refuse or cancel a transfer. We are obligated to notify you promptly if we decide to refuse or cancel any transfer request that complies with these Terms and Conditions of Text Banking and other applicable terms and conditions. However, we are not obligated to provide notification of your transfer being refused or cancelled if you attempt to make transfers that are prohibited under these Terms and Conditions of Text Banking, any additional agreement applicable to your account(s), or federal and state law.

Internal Transfers

"Internal Transfers" are monetary transfers between your eligible accounts at Hoosier Hills Credit Union. You may make a one-time transfer between eligible accounts at Hoosier Hills Credit Union.

In order to cancel internal transfers created using the Service you must sign in to mobile or online banking and click on your scheduled transfer and proceed with canceling.

Limits on Amounts and Frequency of Text banking Transactions

The number of transfers from Hoosier Hills Credit Union accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

Security Procedures

By accepting these terms and conditions and by using the Service, you acknowledge awareness of the following best practices and your intention to follow these steps to safeguard your text banking capabilities:

- Lock your mobile device using a password, if this is a feature of your device;
- Disable the Bluetooth feature when not in use, if this is a feature of your device;
- Delete your stored text messages regarding account balances or account history;
- Download only from sources you deem trustworthy;
- Use the remote-wipe software or device feature to clear the data on your iPhone or other mobile device in case you lose it;
- Activate bank alerts that can inform you when large amounts are withdrawn from your Hoosier Hills Credit Union Accounts

In the event you do not uphold these terms and conditions, you agree and acknowledge that Hoosier Hills Credit Union may cancel the Service at any time without prior notice. Hoosier Hills Credit Union may at any time, without prior notice suspend temporarily or permanently terminate the Service due to inappropriate use or activity, or if your access, to your Hoosier Hills Credit Union account(s) is restricted by Us or any other party for any reason. Hoosier Hills Credit Union will automatically terminate the

Service should you cease to maintain an eligible account with Hoosier Hills Credit Union. We may terminate the Service after 90-days of inactivity without prior notice.

CONTACT US AT ONCE if you believe your mobile device has been lost, stolen or used without your authorization, or otherwise compromised. You assume full responsibility for the security and confidentiality of your mobile device, mobile phone number, passwords and personal identification numbers used to access the Service.

Hoosier Hills Credit Union is not responsible for continued access outside your mobile phone carrier's coverage area. Hoosier Hills Credit Union may inform you from time to time about changes to the way you should access or operate within the Service. You agree to observe all such changes and that Hoosier Hills Credit Union is not responsible for any interruption, loss or liability that may occur should you or your mobile device not support such changes.

Privacy and User Information

You acknowledge that in connection with your use of the Service, Hoosier Hills Credit Union and its affiliates and service providers, and their affiliates, may receive and may share with one another as part of providing the Service, domain names, addresses, passwords, telephone and device numbers, the content of messages, data files and other data and information provided by you or from other sources in connection with the Service.

Hoosier Hills Credit Union and its affiliates and service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use, but reserve the right to use and disclose this information as reasonably necessary to deliver the Service and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and as otherwise authorized by you. Hoosier Hills Credit Union and its affiliates and service providers also reserve the right to monitor use of the Service for purposes of verifying compliance with the law, these terms and conditions and any applicable license, but disclaim any obligation to monitor, filter, or edit any content.

Questions

You can contact us at (800) 865-2612 or send a text message with the word "HELP" to this number: 226563. We can answer any questions you have about the program.

Consent to Electronic Delivery of Notices - You agree that any notice or other type of communication provided to you pursuant to the terms of these Terms and Conditions of Text Banking, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the Hoosier Hills Credit Union website or by email.

You agree to notify us immediately of any change in your email address.