



632 Kinoole Street
Hilo, Hawaii 96720-3894
Telephone: (808) 930-1400
Toll Free: (800) 216-2666
Online: www.hfsfcu.org
E-mail: hfs_operations@hfsfcu.org

Text Banking Agreement

*Opt out and disable text banking.

SMS Text Number *

* - Indicates required field

Agree To Terms

Msg & Data rates may apply. Text **HELP** to 226563 for help. Text **STOP** to 226563 to cancel. Receive 1 message per query.

[Privacy policy](#)

SUMMARY OF TERMS:

By entering your phone number you acknowledge that you agree to the terms of service and affirmatively consent to opt-in for this service. You will remain subscribed into this service until you opt-out of the service using the procedure outlined in this agreement. Our Text Banking works with: Alltel, AT&T, Boost Mobile, Cincinnati Bell, Sprint PCS, T-Mobile, U.S. Cellular, Virgin Mobile USA, and Verizon Wireless but is not compatible with all handsets. Receive account alerts. Receive a minimum of 1 message per query.

Message and data rates may apply. I confirm that I hold the account corresponding to the mobile phone number I have entered, or that I have the account holder's permission to use this service. For help, send **HELP** to 226563. To cancel, text **STOP** to 226563 at any time. We may terminate this Agreement and your participation in the service at any time for any reason.

ENABLING ACCOUNTS FOR TEXT BANKING:

You will need to both enable and provide nicknames for your accounts to use Text Banking. These changes can be made on the 'Account Preferences' page.

TEXT BANKING PHONE NUMBER:

Send any of the commands below to **226563**. For easier access and added security, please add this code to your contacts.

TEXT BANKING COMMANDS:

BAL - provides balances for all accounts that are enabled for Text Banking.

BAL account nickname - provides the balance for the specified account. Example: BAL acct1

HIST account nickname - provides account history for the specified account. Example: HIST acct1

XFER account nickname1 account nickname2 amount - transfer the specified amount from account 1 to account 2. Example: XFER acct1 acct2 100.00

LIST - sends a list of text banking commands.

HELP - sends a list of contact points for the credit union.

STOP - stops all further text message communications.

COST:

There are no charges for using Text Banking, however standard message and data rates imposed by your mobile carrier may apply. We reserve the right to amend this agreement and charge for Text Banking in the future.

HOW TO OPT-OUT:

To opt-out of Text Banking, text STOP to 226563. An unsubscribe message will be sent to your number confirming the cancellation, but no more messages will be sent after that.

LIABILITY:

You agree to indemnify, defend and hold harmless from any third-party claims, liability, damages or costs arising from your use of the service or from you providing us with a phone number that is not your own. You further agree that we will not be liable for failed, delayed or misdirected delivery of any information sent through the service, any errors in information, any action you may or may not take in reliance on the information or service, or any disclosure of account information to third parties resulting from your use of this service. We will not be liable to you for special, indirect or consequential damages.

TERMS AND CONDITIONS:

This Text Banking Agreement and service is an extension of our Online Banking, and by participating in this service, you are agreeing to the terms and conditions presented in this Agreement, the Online Banking Agreement and the Electronic Fund Transfers Agreement and Disclosure.

SUPPORTED CARRIERS:

Alltel, Appalachian Wireless, AT&T, Bluegrass Cellular, Boost Mobile, Cellcom, Cellular South, Centennial Wireless, Cincinnati Bell, GCI, Immix Wireless, Inland Cellular, IV Cellular, Nextech Wireless, Nextel Communications, nTelos, Revol Wireless, Sprint PCS, T-Mobile, U.S. Cellular, United Wireless, Verizon Wireless, Virgin Mobile, and West Central Wireless.
For support, please contact us.