



## Terms & Conditions of Use for 10DLC Messaging

### **Introduction:**

The terms and conditions described herein apply to all SMS messages sent through the 10DLC messaging services provided by HFS Federal Credit Union. The use of this service constitutes consent to the terms and conditions of use outlined here.

### **Company Name:**

HFS Federal Credit Union

### **Messaging Consent:**

A user must explicitly consent to receive customer care messages (e.g. review requests or surveys) about their experience with HFS Federal Credit Union at the number provided, including messages sent by autodialer. Consent is not a condition of purchase. Msg & data rates may apply. Msg frequency varies. Unsubscribe at any time by replying STOP or clicking the unsubscribe link (where available). Reply HELP for help. [Privacy Policy](#) & [Terms](#).

### **Message Type and Frequency:**

As part of this service, the user can expect to receive messages about their experience. Message frequency may vary and will depend on the user's level of engagement with the company and communication preferences.

### **Data Rates:**

Standard message and data rates may apply to communications sent through the service.

### **Customer Care:**

The user may reply "HELP" to any messages sent as part of the messaging service in order to receive support. For any questions regarding the terms and conditions outlined here please contact HFS Federal Credit Union at (800) 216-2666.

### **Opt-out Instructions:**

To opt out of messaging at any time, a user may reply “STOP” to any messages sent by the service. This will unsubscribe the user from any further communications as part of the 10DLC messaging service.

**Changes to Terms and Conditions:**

The company reserves the right to change the terms and conditions outlined herein at any time.

**Link to Privacy Policy:**

[Privacy-Notice.pdf](#)

