Terms and Conditions

By entering your mobile phone number(s) and successfully activating text Alerts, (i) you acknowledge and represent to PARTNERS FEDERAL CREDIT UNION that you are the authorized user of the mobile phone(s) that you link to the text Alert service or have been granted permission by the authorized user of the mobile phone(s) to enroll such mobile phone(s) in the service; (ii) you grant PARTNERS FEDERAL CREDIT UNION express permission to send text messages to that (those) mobile phone(s) through your wireless phone carrier unless and until such permission is revoked in accordance with these terms and conditions; and (iii) by granting such permission to PARTNERS FEDERAL CREDIT UNION you are hereby requesting to receive such messages in spite of the fact that your number may otherwise be on the federal, or a state’s, do not call list and you agree, to the maximum extent permitted by law, that such text messages shall not be in violation of such do not call list(s). You agree that your express consent to receive text Alerts shall continue indefinitely unless and until you comply with the method described herein for cancelling your prior express consent. Other methods or means attempted to revoke your prior express consent (e.g., phone call to a PARTNERS FEDERAL CREDIT UNION listed number, a letter sent to a PARTNERS FEDERAL CREDIT UNION address, an email sent to a PARTNERS FEDERAL CREDIT UNION email address, a conversation with or a voicemail message left with a PARTNERS FEDERAL CREDIT UNION employee, etc.) shall be ineffective and you hereby release PARTNERS FEDERAL CREDIT UNION from any liability related to your efforts to revoke your prior express consent by other methods or means.

Furthermore, by activating text Alerts, you hereby grant PARTNERS FEDERAL CREDIT UNION express permission to respond to your cancellation request with a confirmatory text message in return that will (y) confirm receipt of your cancellation request as well as (z) indicate that you will no longer receive text Alerts from PARTNERS FEDERAL CREDIT UNION.

Member will be solely responsible for any legal liability arising out of or relating to the Member SMS Content related to its use of the PARTNERS FEDERAL CREDIT UNION Card Messaging Services.

If PARTNERS FEDERAL CREDIT UNION is notified or otherwise becomes aware that Member SMS Content violates the requirements of this Subsection (c), PARTNERS FEDERAL CREDIT UNION shall immediately notify Member and PARTNERS FEDERAL CREDIT UNION may (but shall not be required to) investigate the allegation and determine whether to remove or to request that Member remove such Member SMS Content from the PARTNERS FEDERAL CREDIT UNION Card Messaging Services. In the event that advance notice to Member of such request for removal is reasonably practical, and if Member refuses such request, PARTNERS FEDERAL CREDIT UNION may (but shall not be required to), block Member SMS Content and/or either suspend or terminate the SMS Messaging Services.

PARTNERS FEDERAL CREDIT UNION shall not be liable for any damages incurred by Member because of any such removal, suspension or termination. Member agrees that it and its Third Party Content Providers will not permit the PARTNERS FEDERAL CREDIT UNION Card Messaging Services to be used to transmit or disseminate any:

(A) junk mail, spam, or unsolicited material to persons or entities that have not agreed to receive
such material or to whom Member or its End Users do not otherwise have a legal right to send such material;
(B) material that infringes or violates any third parties intellectual property rights, rights of publicity, privacy, or confidentiality, or the rights or legal obligations of any wireless service provider or any of its Members or subscribers;
(C) material or data that is illegal, harassing, coercive, defamatory, libelous, abusive, threatening, obscene, or otherwise objectionable, materials that are harmful to minors or excessive in quantity, or materials the transmission of which could diminish or harm the reputation of PARTNERS FEDERAL CREDIT UNION or any third-party service provider involved in the provision of the SMS Messaging Services;
(D) material or data that is alcoholic beverage-related (e.g., beer, wine, or liquor), tobacco-related (e.g., cigarettes, cigars, pipes, chewing tobacco), guns or weapons-related (e.g., firearms, bullets), illegal drugs-related (e.g., marijuana, cocaine), pornographic-related (e.g., adult themes, sexual content), crime-related (e.g., organized crime, notorious characters), violence-related (e.g., violent games), death-related (e.g., funeral homes, mortuaries), hate related (e.g. racist organizations), gambling-related (e.g., casinos, lotteries), specifically mentions any wireless carrier or copies or parodies the products or services of any wireless carrier;
(E) viruses, Trojan horses, worms, time bombs, cancel bots, or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data, or personal information;
(F) material or information that is false, misleading, or inaccurate;
(G) material that would expose PARTNERS FEDERAL CREDIT UNION, any third party service provider involved in providing the PARTNERS FEDERAL CREDIT UNION Card Messaging Services, or any other third party to liability;
(H) any signal or impulse that could cause electrical, magnetic, optical, or other technical harm to the equipment or facilities of PARTNERS FEDERAL CREDIT UNION Card Messaging Services or any third party; and/or
(I) any additional or supplementary content identified by a Network Operator or related service provider from time to time as being prohibited content.

(1) PARTNERS FEDERAL CREDIT UNION provides this service as a convenience to you for information purposes only. A banking alert does not constitute a bank record for the deposit or credit account to which it pertains. PARTNERS FEDERAL CREDIT UNION reserves the right to terminate its banking alerts service at any time without prior notice to you.

Notwithstanding anything in the Service Agreement to the contrary, Member understands and agrees that card messages and content shall be transmitted over various third party networks and systems and that PARTNERS FEDERAL CREDIT UNION shall not be responsible for the confidentiality, privacy or data security of any information or data of Member (including but not limited to any personal information), nor for any Payment Card Industry (PCI) compliance or other confidentiality, privacy or data security laws, rules, regulations, guidelines or obligations related to such information or data of Member to the extent that such information or data is provided to a Network Operator or other service provider upon which the provision of the Card Messaging Services is dependent. You hereby acknowledge and accept that each banking alert is sent to you without being encrypted and may include your name and information pertaining to your PARTNERS FEDERAL CREDIT UNION deposit and credit card account(s). We do our best to provide alerts in a timely manner with accurate information, but alerts may be delayed or prevented by a variety of factors beyond our control (such as system failures or
We do not guarantee the delivery of alerts or the accuracy of the contents of any alert and are not responsible for any actions taken or not taken by you or any third party as the result of an alert. You agree to not hold PARTNERS FEDERAL CREDIT UNION, its directors, officers, employees and agents liable for losses or damages, including attorneys’ fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of a banking alert; (b) inaccurate or incomplete content in a banking alert; or (c) your reliance on or use of the information provided in a banking alert for any purpose. We never ask for your account number, personal identification or other personal information. If you ever receive a text message asking for your member number, account numbers or other personal information, please do not respond.

The Card Messaging Services are specific to US carriers only, and does not include international service. Carriers Supported List: AT&T, Cingular, Cricket, Metro PCS, Nextel, Sprint, T-Mobile, US Cellular, Verizon, Virgin Mobil.

PARTNERS FEDERAL CREDIT UNION does not charge for text message alerts. Alerts received as text messages on your mobile phone may incur a charge from your mobile service provider. Check with your mobile service provider for details on specific fees and charges that may apply.

Changes in terms: PARTNERS FEDERAL CREDIT UNION reserves the right to change these terms or cancel the text Alerts at any time. Please check these Terms and Conditions on a regular basis for changes. Your continued use of the use and acceptance of text Alerts after changes are posted will mean that you accept the terms as modified by the posted changes.

No warranties: PARTNERS FEDERAL CREDIT UNION makes no representations or warranties whatsoever regarding text Alerts. PARTNERS FEDERAL CREDIT UNION hereby disclaims all warranties, including any implied representations or warranties of merchantability or fitness for a particular purpose.