



Credit Card Fraud Alert Terms and Conditions

Spokane Teachers Credit Union | P.O. Box 1954, Spokane, WA 99210-1954 | 509.326.1954 | 800.858.3750 | www.stcu.org

Spokane Teachers Credit Union (Credit Union) provides the Credit Card Account Alerts Service ("Service") which enables you to request and receive email or text messages and notices ("Alerts" or "Alert") from time to time concerning available account information, potential fraud conditions and other matters relating to your Credit Union Credit Card ("Card"). You may receive Alerts through a SMS-enabled mobile device ("Mobile Alert"), an e-mail account that is accessed via a personal computer ("E-mail Alert"), or both. The Service is only available to those over the age of majority who have been issued a Card which is in good standing. By enrolling for the Service, you agree to the following Service Terms and Conditions.

The Service allows you to request and receive Alerts about your Card and account. We send Alerts to you based upon the instructions you provide to us. These instructions include your correct mobile number and email address. Your instructions are neither reviewed nor verified by Credit Union prior to or following activation of the Service. By enrolling in the Service, you are expressly consenting to receive Alerts and other messages via text message to a cellular phone number for your mobile device and email addresses via email. Message and data rates may apply. See your wireless provider for pricing plan details.

1. Your Security Obligations

You hereby acknowledge and accept that each Alert may be sent to you without being encrypted and may include your name and information pertaining to your Card. Depending upon which Alerts you select, information such as your account balance may be included. Anyone with access to your mobile device will be able to view the contents of these Alerts. It is your responsibility to: ensure the security of your mobile device; determine if your wireless provider supports SMS; and ensure your mobile device is capable of receiving SMS. You acknowledge that message and data rates may apply. You are solely responsible for any fees imposed of any kind whatsoever by your wireless service provide.

2. Limitations and Indemnification

Credit Union provides the Service purely as a convenience to you and for information purposes only. Credit Union does not assume any additional responsibility or obligation under these Terms and Conditions in respect of the use of, or any transaction or eventuality involving, your Card. The Service does not free you from the responsibility of safeguarding the physical security and authorized use of your Card. You acknowledge and agree that your receipt of any Alert may be delayed or prevented by factors outside of Credit Union's control, including factors affecting your wireless or Internet service provider and coverage in your area. We do not guarantee the delivery, timeliness or accuracy of the contents of any Alert. The Service is subject to transmission limitations and service interruptions. You agree to indemnify, defend and hold Credit Union and agents ("Released Parties") free and harmless from any and all losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from: a non-delivery, delayed delivery, or the misdirected delivery of an Alert; inaccurate or incomplete content in an Alert; your reliance on or use of the information provided in an Alert for any purpose; or any third party, whether authorized or not, obtaining information regarding your Card disclosed in the Alerts by accessing your mobile device. THE RELEASED PARTIES DISCLAIM ANY RESPONSIBILITY AND ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, IN CONNECTION WITH THE SERVICE. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS AND YOU ACKNOWLEDGE USE OF THE SERVICE IS AT YOUR SOLE RISK.

3. Termination or Modification of Alert Services

You may terminate the Service at any time by contacting us. Credit Union reserves the right to suspend, terminate or modify the Service at any time without prior notice to you. If Alerts are deactivated for your Card and you resume use of your Card and wish to restore Alerts, you will be required to re-enroll your Card in the Alerts service to restore Alerts. These Terms and Conditions are governed by the laws of the state of Washington.

