



Text Banking Terms and Conditions

Message and Data Rates May Apply.

Must be the account holder or have account holder permission to participate.

Campaign/service is compatible with most handsets.

Supported carriers include AT&T, Verizon Wireless, Sprint, T-Mobile, MetroPCS, Virgin Mobile USA, Alltel, Cellular One from Dobson (part of AT&T), U.S. Cellular, ACS Wireless, Appalachian Wireless, AT&T, Bluegrass Cellular, Boost (iDEN), Boost Unlimited (CDMA), Cellcom, Cellular One of East Central Illinois, Cellular South, Centennial Wireless, Cincinnati Bell, GCI Communications, Illinois Valley Cellular, Immix Wireless, Inland Cellular, Nex-Tech Wireless, Nextel (part of Sprint), nTelos Wireless, Revol Wireless, Sprint, Thumb Cellular, T-Mobile, Unicef, United Wireless, and West Central Wireless.

Message frequency: 1 message per request. To unsubscribe from this service at any time simply text **STOP** to 226563. For help, please send **HELP** to 226563 or contact us at info@robinsfcu.org or 800-241-2405

The service offered by your financial institution ("Robins Financial Credit Union") at this website ("the Service") provides you with the capability of accessing certain banking account information in your financial institution's database through handheld computing devices, personal digital assistants (PDAs) and all Wireless Application Protocol (WAP)-enabled devices. The following are the terms and conditions for use of the Service (collectively, the "Terms of Use"). BY COMPLETING THE REGISTRATION PROCESS AND CLICKING THE "I ACCEPT" BUTTON, YOU ARE STATING THAT YOU ARE AT LEAST 18 YEARS OF AGE AND THAT YOU HAVE READ ALL OF THE TERMS OF USE AND AGREE TO BE BOUND BY ALL OF THE TERMS OF USE.

REGISTRATION, PASSWORD, AND SECURITY

Before you may use the Service, you must complete the registration process. During the registration process, you agree to: (a) provide true, accurate and complete information about yourself as requested by the forms, (b) to maintain and update this information from time to time to maintain its accuracy, and (c) to notify your financial institution immediately of any unauthorized use of your account or any other breach of security. If any information provided by you during the registration process is untrue, inaccurate or incomplete, your financial institution has the right to terminate your account and refuse any and all current or future use of the Service. As part of the registration process, you will receive a password and account designation. You are responsible for maintaining the confidentiality of your password and all account information.

EXCLUSIVE REMEDY

IF YOU ARE DISSATISFIED WITH ANY ASPECT OF THE SERVICE, THE CONTENT AVAILABLE THROUGH THE SERVICE, THE TERMS OF USE, OR IF YOU HAVE EXPERIENCED ANY PROBLEMS WITH THE SERVICE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SERVICE.

PRIVACY POLICY

It is the policy of your financial institution to respect the privacy of users of the Service. Please refer to the PRIVACY POLICY located at the homepage of your financial institution's website for more information. You agree that your financial institution, or its third party providers, may access and disclose any information, including user names and other information, if they believe in good faith that such action is reasonably necessary to comply with applicable laws and lawful government requests, to operate their systems properly, or to protect themselves, their customers, or other third-parties.

PLEASE BE AWARE THAT BECAUSE OF THE NATURE OF THE INTERNET AND WIRELESS COMMUNICATIONS, PRIVACY IN YOUR COMMUNICATIONS CANNOT BE GUARANTEED, AND YOU SHOULD CONSIDER THIS FACT BEFORE TRANSMITTING CONFIDENTIAL INFORMATION OR ANY OTHER INFORMATION THROUGH THE SERVICE.

COMPLIANCE WITH LAWS; TERMINATION

You agree to abide by all applicable local, state, national and international laws and regulations. Any failure to comply with applicable local, state, national or international laws or regulations or breach of the Terms of Use will cause the immediate termination of your account.

NO SPAM

You may not transmit any junk mail, spam, chain letters, or other unsolicited bulk e-mail, commercial or otherwise through the Service.

RESALE OF SERVICE

You may not resell the Service, use of, or access to the Service.

INDEMNIFICATION

You agree to indemnify, defend and hold harmless your financial institution, text banking vendor, their parents, subsidiaries, affiliates, officers, employees from any loss, liability, claim, demand, damage, or expenses (including reasonable attorney's fees) asserted by any third party due to or arising from or in connection with your use of the Service. Your financial institution reserves the right, at its own expense, to assume the exclusive defense and control of any matter subject to indemnification by you, and such assumption will not relieve you of your indemnity obligations.

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EXTERNAL LINKS

The Service may contain links to other Internet sites, resources and members of the Service.

GENERAL TERMS

Your financial institution and its third party providers are not responsible for the availability of these outside resources, or their contents, and do not endorse (and are not responsible for) any of the contents, advertising, products or other materials on such sites. Under no circumstances will your financial institution, or its third party providers, be held responsible or liable, directly or indirectly, for any loss or damages caused or alleged to have been caused by use of or reliance on any content, goods or services available on such sites.

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MISCELLANEOUS

This Agreement constitutes the complete and exclusive agreement between your financial institution and you with respect to the subject matter hereof and supersedes all prior oral or written understandings, communications or agreements not specifically incorporated herein. You acknowledge and agree that your financial institution's third party providers are intended third-party beneficiaries of this Agreement. No amendments or modifications to the Terms of Use will be binding unless they are in writing and expressly approved by your financial institution. The failure of your financial institution to exercise or enforce any right or provision of the Terms of Use shall not constitute a waiver of such right or provision. If any provision of the Terms of Use is found by a court of competent jurisdiction to be invalid or contrary to law, then such provision(s) shall be construed, as nearly as possible, to reflect the parties' intentions, and the other provisions of the Terms of Use shall remain in full force and effect. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Service or to the Terms of Use must be commenced within one (1) year after such claim or cause of action arose or be forever barred. The section titles in the Terms of Use are for convenience only and have no legal or contractual effect or significance.