

Text Message Policy

(Account-related messages only)

By signing or otherwise authenticating an account card or loan request, you are opting-in and agree we and/or our third-party providers, including debt collectors, may contact you by text messages (SMS) or multimedia messages (MMS) at any wireless number (i.e. cell phone) associated with your accounts in order to service your account or collect any amounts owed to us. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device.

We will not use your wireless number or share your wireless number with a third party for marketing purposes without your express written consent.

- Text messages or multimedia messages will be service or account related and may include, but not necessarily be limited to, payment reminders, insurance notices, satisfaction surveys or verification services.
- The number of messages you receive may vary by account.
- You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by any reasonable means, including following the instructions in the text message (for example “to opt-out, text STOP”. Your opt out will apply to the type of message received. For example, if you withdraw consent to receive satisfaction surveys by text, you will still receive other service or account related texts from us.
- You request support, you may text “HELP” to any text message we send you or email us at advantiscu@advantiscu.org.
- Your wireless carrier may charge you message and data rates for text messages or multimedia messages sent to you.
- If you have provided a wireless telephone number(s) on or in connection with any account, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent.
- You agree to notify us of any change to the wireless telephone number(s) which you have provided to us.
- If your handset does not support MMS, MMS messages may be delivered as SMS messages.
- Wireless carriers are not liable for undelivered or delayed messages.