

## Bank Independent Text Message Terms and Conditions

- By completing and signing an “Authorization Regarding Text Messages,” or by granting your verbal Authorization for Text Banking, or by texting a Bank Independent owned short code (69062) or phone number, you are agreeing to allow Bank Independent to communicate with you via texting, subject to the terms stated in the Authorization. Your wireless carrier's standard messaging rates and limitations apply to your entry or submission message, our confirmation and all subsequent text correspondence. Please contact your wireless carrier for information about your messaging plan.
- By subscribing, you consent to receive the type and number of text messages as you indicate on your Authorization. **You can unsubscribe at any time by replying STOP to a text message you have received or, if you enrolled using short code 69062, by texting STOP to 69062.**
- You represent that you are the owner or authorized user of the wireless device you designate in your Authorization, and that you are authorized to approve the applicable charges.
- We will not be liable for any delays or failures in your receipt of any text messages, as delivery is subject to effective transmission from your network operator and processing by your mobile device. SMS message services are provided on an AS IS, AS AVAILABLE basis. Bank Independent shall not be liable for any loss or damage in connection with or related to the use of text messaging authorized in your Authorization, regardless of the form of action or theory of recovery
- Data obtained from you in connection with this SMS service may include your mobile phone number, your carrier's name, the date, time and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop, and improve the service. Your wireless carrier and other service providers may also collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the service to transmit your text message or as otherwise described in the Authorization or this document. For other ways in which we may use your information, please see our Privacy Policy at <https://www.bibank.com/>. When you complete forms online or otherwise provide us information in connection with the service, you agree to provide accurate, complete, and true information.
- The service as well as the content and materials received through the service are proprietary to us and our licensors, and are for your personal, non-commercial use only. You shall not damage, impair, interfere with or disrupt the service or its functionality.
- The service is available only in the United States.
- We reserve the right to alter charges and/or these terms and conditions from time to time. We may also suspend or terminate the service to you or discontinue the service at any time.
- If you have any questions, feel free to visit us at any branch, call us, or text the word HELP to 69062.
- **PLEASE do not send sensitive information such as your account number, driver's license number or Social Security Number in a text. Please call us if you need to discuss sensitive information.**