

Chaffey Federal Credit Union Text Messaging (SMS) Policy and Disclosure

Consent to Receive Text Messages

By providing your mobile phone number to Chaffey Federal Credit Union through our website, mobile app, or other communication channels, you expressly consent to receive text messages (SMS) from us.

These messages may include:

- Account alerts and updates
- Appointment reminders
- Loan application status notifications
- Member service communications
- Promotional offers (only if separately opted-in)

Message Frequency and Charges

- Message frequency may vary depending on your account activity and preferences. Standard message and data rates may apply. Please consult your mobile carrier for details.

Opt-Out Instructions

- You may opt out of receiving text messages at any time by replying "STOP" to any message. You will receive a confirmation of your opt-out. To rejoin, you may opt-in again through our website or by contacting Member Services.

Help and Support

For help, reply "HELP" to any message or contact us at:

- Phone: (833) 282 - 1033
- Email: Chaffeymail@chaffey.com
- Address: P.O. Box 700 Upland, CA 91785

Privacy and Security

- We do not sell or share your mobile number or SMS data with third parties, except as required by law or to trusted service providers who assist in delivering secure communications. Text messages may not be encrypted; please avoid sending sensitive information via SMS.

Recordkeeping and Compliance

- All SMS communications are retained in accordance with applicable laws and regulations, including the Telephone Consumer Protection Act (TCPA) and Gramm-Leach-Bliley Act (GLBA).