

Text Banking Enrollment Disclosure

- I. Text Banking Enrollment.** Text Banking allows members of Michigan Schools and Government Credit Union to view their account balance, access their transaction history, and transfer funds via text messaging. MSGCU does not charge any fees for the use of the Text Banking service. Please reference the Electronic Funds Transfer and Agreement Disclosure for additional details regarding access to your MSGCU account. In addition, all standard Internet service and text messaging rates will apply. Check with your mobile service provider for details.

Please note that you may experience a disruption of service for the Text Banking service if you change your phone number or service provider. To maintain your service, please update your information on Internet Account Access any time your number or service provider changes.

It is also your responsibility to deactivate any cell phones that are no longer in your possession from this service. You can opt-out of all Text Banking programs at any time by removing the desired cell phone from the Text Banking section of Internet Account Access.

- II. Are there any requirements for my first message sent to MSGCU?** Yes, it is required that your first message to MSGCU's code is MSGCU bal S0001. Once this has been completed, it is not required to enter MSGCU for any further texts.
- III. To add Handset.** The Text Banking feature will allow you to request your balance, history, a transfer or lock/unlock your account right from your phone by texting the request to 90703.

To get started please enter your 10 digit phone number (Area Code+7-digit Number), and check the box agreeing to the Terms and Conditions. Once you click on Next, Online Banking will send a text to your cell phone with an 8-digit Activation Code. This Activation Code will be required to complete the process.

Once your mobile device has been activated you may text STOP to 90703 to opt-out of the service, or HELP for additional support.

Note: MSGCU does not charge members to use this service, or send and receive text messages.

However, your mobile provider's standard message charges still apply. Are there any requirements for my first message sent to MSGCU? Yes, it is required that your first message to MSGCU's code is MSGCU bal S0001. Once this has been completed, it is not required to enter MSGCU for any further texts.