

Text Message Opt-In Disclosure

I hereby expressly consent and agree that in order to administer and service my account, or to collect any amounts that I may owe on a loan or negative account balance, Carolinas Telco Federal Credit Union, its affiliates, agents, assigns and service providers may contact me at any telephone number that I provide now or in the future that is associated with my accounts. These numbers include but are not limited to: cellular phones, wireless telephone numbers, and/or other wireless devices, regardless of whether I incur charges as a result. Carolinas Telco Federal Credit Union, its affiliates, agents, assigns and service providers may contact me using the following methods: text messages, pre-recorded/artificial voice messages, and/or use of an automatic dialing system, as applicable.

I certify that I am the subscriber of all telephone numbers provided to Carolinas Telco Federal Credit Union. Standard rates and fees may apply from your telephone provider. I understand that I am not required to provide my consent as a condition of receiving any service from Carolinas Telco Federal Credit Union, and that I have the right to revoke consent for any and all telephone numbers provided at any time. I may revoke that consent either by e-mailing Carolinas Telco Federal Credit Union, or by notifying Carolinas Telco Federal Credit Union through any other reasonable means.

CONSENT TO CONTACT - You agree that Carolinas Telco Federal Credit Union and/or our third-party service providers and debt collectors calling on the Credit Union's behalf may contact you for non-marketing, informational, or transactional purposes through calls or text messages at any telephone number associated with your account(s), including wireless telephone numbers (i.e., cell phone numbers) which could result in costs or charges to you, including but not limited to, in order to service your account(s), facilitate account and loan transactions initiated by you, or collect any amounts owed to us, excluding any communications for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of prerecorded or artificial voice messages and/or use of an automated telephone dialing system. You further agree that, in order for us to service your account or collect amounts you owe, that we may send e-mails to you at any e-mail address you provide to us. You understand that you are not required to provide consent as a condition to receiving the Credit Union's products or services.

You understand that you may revoke or withdraw this consent to be contacted at any time by providing written notice to us at Carolinas Telco Federal Credit Union, P.O. Box 668467, Charlotte, NC, 28266, by calling us at (800) 622-5305, by emailing us at memberservices@ctelco.org, or by any other reasonable means.

If you have provided a wireless telephone number(s) on or in connection with your Membership Application, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) for which you are providing your consent to be contacted. In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e., cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security

breaches or identity theft following a data breach or any other exigent messages permitted by applicable law. These fraud communications will not contain any telemarketing, cross-marketing, solicitation, advertising or debt collection message of any kind. These communications will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery providing written notice to us at Carolinas Telco Federal Credit Union, P.O. Box 668467, Charlotte, NC, 28266, by calling us at (800) 622-5305, by emailing us at memberservices@ctelco.org, or by any other reasonable means.