



First Choice Credit Union
SMS Messaging Terms of Service
Version 1.0
Effective Date: July 22, 2026

1. Purpose

The purpose of these SMS Messaging Terms & Conditions ("Terms") is to establish the terms governing SMS (text messaging) communications between First Choice Credit Union ("FCCU," "we," "our," or "us") and our members. These Terms describe how SMS messages are delivered, the types of messages you may receive, your rights and responsibilities, and FCCU's obligations.

2. Relationship to the Universal Account Agreement

These Terms are incorporated into and supplement the First Choice Credit Union Universal Account Agreement. By enrolling in or using FCCU's SMS messaging services, you acknowledge that you have read, understand, and agree to these Terms and the Universal Account Agreement. Nothing contained in these Terms limits or replaces the rights, obligations, disclosures, authorizations, or consents contained in the Universal Account Agreement, including provisions relating to electronic communications and the Telephone Consumer Protection Act (TCPA). If a conflict exists, the Universal Account Agreement shall govern unless otherwise required by applicable law.

3. SMS Messaging Types

FCCU may send SMS messages related to account notifications, fraud and security alerts, one-time multi-factor authentication (MFA) passcodes, debit and credit card activity verifications, Online Banking, Mobile Banking, Zelle®, loan applications, loan servicing, payment reminders, appointment reminders, service announcements, and marketing or promotional messages.

4. Consent to Receive SMS Messages

By providing your mobile telephone number and consenting to receive SMS messages through any approved First Choice Credit Union (FCCU) consent methods listed below, you agree to receive automated and non-automated SMS (text) messages from First Choice Credit Union. Your consent is voluntary and is not required as a condition of obtaining membership, products, or services.

5. Consent Methods

You may opt in to receive SMS messages from First Choice Credit Union by any of the following approved methods:

- Signing a First Choice Credit Union SMS Consent Form.
- Responding with "YES/Y" to an SMS enrollment message after initiating a text conversation with First Choice Credit Union.
- Texting "START" to 561-641-0100

6. Opt-Out

You may opt out at any time by simply replying STOP to any FCCU text message. After opting out, you may receive one final confirmation message. Alternatively, you can contact us directly to request removal from our messaging list. Please note opting out may prevent you from receiving important fraud alerts, security notifications, MFA codes, appointment reminders, payment reminders, and other important account-related communications.

7. HELP

Reply HELP to any FCCU SMS message for assistance or contact First Choice Credit Union at (561) 641-0100 or by email at msr@firstchoicecu.org

8. Message Frequency and Charges

Message frequency varies based on your account activity and services. Domestic or international data rates may apply according to your wireless carrier's plan. Wireless carriers are not responsible for delayed or undelivered messages.

9. Security

SMS messages are not encrypted. Do not send account numbers, Social Security numbers, passwords, PINs, debit or credit card numbers, or other confidential information by text message.

10. Privacy

First Choice Credit Union does not sell or share your mobile telephone number or SMS consent information with third parties or affiliates for their own marketing purposes. Please refer to the FCCU Privacy Policy for additional information.

11. Member Responsibilities

You agree to maintain a current mobile telephone number with FCCU, promptly notify us of changes, protect your mobile device, and review these Terms periodically for updates.

12. Service Availability

SMS delivery depends on your wireless carrier and network availability. FCCU is not responsible for delays or failures caused by carrier limitations, network outages, or circumstances beyond its reasonable control.

13. Changes to these Terms

FCCU may amend these Terms at any time. Updated Terms will be posted on the FCCU website and become effective upon posting unless otherwise required by law.

14. Governing Law

These Terms are governed by the laws of the State of Florida and applicable federal law.

15. Contact Information

First Choice Credit Union
1055 South Congress Avenue
West Palm Beach, FL 33406
Phone: (561) 641-0100
Email: msr@firstchoicecu.org
Website: www.firstchoicecu.org

16. Member Acknowledgment

By enrolling in FCCU's SMS messaging program, you acknowledge that you have read and agree to these SMS Messaging Terms & Conditions, understand that they are incorporated into the First Choice Credit Union Universal Account Agreement, consent to receive SMS communications, understand that message frequency may vary and message and data rates may apply, and may revoke your consent at any time by replying STOP.