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TEXT BANKING SERVICES AGREEMENT

Thank you for using Text Message Banking Services (the "service"), hosted and powered by Q2 ebanking. This Text Banking Services Agreement (the "Agreement") provides information about and states the terms and conditions concerning the Text Message Banking Services offered to You through DFCU Financial. For purposes of this Agreement, the terms "You" or "Your" refers to each member, each Authorized Person, and each Managed User who is eligible and uses DFCU OnLine. The terms "Authorized Person" and "Managed User" only apply to business accounts. The terms "We" or "Us" refers to DFCU Financial.

Message and Data Rates may apply to using this service. For help, text "HELP" to the shortcode listed on the website. **To cancel your text message banking services, send a text "STOP" to 226563 at any time.** You can also cancel the service by logging into DFCU OnLine and deactivating the service. In case of questions please contact Member Service via email at info@dfcufinancial.com or call 888.336.2700.

By using the Text Message Banking Services, you agree to the following terms and conditions:

A. Program

DFCU Financial offers You mobile access to Your account information (e.g. for checking balances and recent transactions) via SMS, as well as the option to set up alerts for Your accounts and other functionality. Enrollment requires You to identify Your banking relationship as well as provide a mobile phone number. The mobile phone number's verification is done by receiving an SMS message with a verification code that You will have to enter on the website. Additionally, You may select the type of alerts and other preferences that will determine, together with Your account data, the frequency of alerts delivered to You. This program will be ongoing. You will be allowed to opt out of this program at any time. We may send text messages to You through Your communication services provider. You agree that Your communication services provider is acting as Your agent in this capacity.

B. Fees and Charges

You are responsible for any and all fees or charges, including, but not limited to, fees otherwise applicable to your accounts and fees associated with text messaging imposed by your communications service provider. Standard message and data rates may apply and such charges may include those from your communications service provider.

C. Communications Device and Statements

You agree to protect Your communications device that receives information through this service and to not let any unauthorized person have access to the information We provide to You through this service. This service is provided for Your convenience and does not replace Your periodic statement(s), which are the official record of your accounts.

D. Questions

You can contact Us at any time via email at info@dfcufinancial.com, or by phoning Us at 888.336.2700, or by using Your mobile phone to send a text message with the word "HELP" to Us at 226563.

E. Information Requests

We will never send You a request via the Text Message Banking Services which asks You for private information or financial information such as an account number or social security number. If You receive such a request, please do not respond and contact Us immediately.

F. To Stop the Program

To stop the messages coming to Your phone, You can opt out of the program via SMS. Just send a text that says "STOP" to 226563. You will receive one more text message confirming your cancellation of this service. You can also cancel the service by logging into DFCU OnLine and deactivating the service.

G. Deactivating Mobile Phone Number

If You deactivate cellular service for the mobile phone number that You enrolled in the Text Message Banking Services or no longer use the mobile phone number, You are responsible for deactivating that same phone number as described in To Stop the Program (see E. above). You further agree to deactivate the service for any communications device You enrolled in the Text Message Banking Services if it is lost or stolen.

H. Liability

You agree to indemnify, defend and hold Us harmless from any third-party claims, liability, damages or costs (including reasonable attorney fees) arising from Your use of the service or from You providing Us with a phone number that is not Your own. You agree that We will not be liable for failed, delayed or misdirected delivery of any information sent through the service; any errors in such information; any action You may or may not take in reliance on the information or service; or any disclosure of account information to third parties resulting from Your use of the service. We will not be liable to You for special, indirect or consequential damages.

This Text Message Banking Services program hosted by Q2 ebanking is an extension of DFCU OnLine, and by participating, You are agreeing to the terms and conditions presented in this Agreement and the DFCU OnLine Access Agreement applicable to Your accounts.

The terms and conditions in this Agreement are in addition to, and do not supersede or replace, any other agreements applicable to any of Your accounts with Us.