

Credit Union of New Jersey, A Federal Credit Union

Short Message Service (SMS) Terms & Conditions Consent Agreement

Effective date: 09/01/2025

By subscribing to this service, you agree to the following terms and conditions regarding text message communications:

1. **Program description:** When opted in, you will receive text messages (SMS) to your mobile number from **800-538-4061** or **609-538-4061**. Credit Union of New Jersey provides customer support and service-related messaging to assist our members with inquiries, issue resolution, and general account support. Our messaging includes appointment reminders, troubleshooting assistance, service updates, and responses to member requests.
2. **Frequency:** The frequency of text messages may vary depending on factors that influence frequency, such as the nature of the service, specific events, etc. You will receive no more than 4 marketing texts per month.
3. **Opt-out:** You can cancel the SMS service at any time. Just reply back with **“STOP”** to the phone number. After you send the SMS message **“STOP”** to us, we will send you an SMS message to confirm that you have been unsubscribed. After this, you will no longer receive SMS messages from us. If you want to join again, just sign up as you did the first time, or text **“START”** and we will start sending SMS messages to you again.
4. **Help:** If you are experiencing issues with the messaging program you can reply with the keyword **“HELP”** for more assistance, or you can get help directly at 609-538-4061.
5. **Interruption:** Carriers are not liable for delayed or undelivered messages.
6. **Cost:** Credit Union of New Jersey does not charge or impose a fee of any kind for your access to or use of text messaging. As always, message and data rates may apply for any messages sent to you from us and to us from you. You are responsible for any and all charges associated with text messaging imposed by your wireless service provider. If you have any questions about your text plan or data plan, it is best to contact your wireless provider.
7. **Privacy:** If you have any questions regarding privacy, please read our privacy policy: https://www.cunj.com/wpcms/wp-content/uploads/2023/09/privacypolicy_04_23.pdf

I agree to the foregoing:

Printed Name: _____

Signature: _____

Date: _____