

This SMS Messaging Privacy Policy outlines how O Bee Credit Union ("we," "our," or "us") collects and uses your personal information when communicating with you via SMS messaging. Consent to receive SMS messages is not a condition of membership or to open a product or loan with us. Wireless carrier message and data rates may apply.

SMS messages are used to:

- Provide account-related notifications (e.g., payments reminders, fraud or identity theft alerts).
- Send transactional information.
- Assist you with self-initiated SMS inquiries.
- Securely confirm your identity by using one-time verification codes (OTPs).

No mobile information will be shared with third parties or joint marketing partners for promotional purposes without your affirmative opt-in consent, please see below for additional information regarding SMS Marketing messages.

We collect the following information in connection with SMS messages:

- Your phone number when you apply for membership or complete a loan application with us.
- SMS interaction details, such as timestamps, delivery confirmation, and message content.

We do not sell, share, or disclose your phone number or SMS data to third parties, except:

- As required to comply with legal obligations.
- With service providers who assist in delivering secure SMS messages (e.g., SMS gateways or authentication platforms).
- Upon your affirmative opt-in to OBEE SMS Marketing messages.

SMS Marketing Messages.

If you choose to opt-in to SMS messages from us for Marketing purposes, you will receive SMS marketing messages at the mobile number provided when applying for membership or on your loan application. SMS Marketing messages may be automated and may include promotional offers and/or information related to our products and services, as well as offers from our joint marketing partners.

You may opt-out of receiving SMS informational or Marketing messages at any time by texting "STOP" to a message you received. Upon receipt of your opt-out request, you will be unsubscribed from the informational or marketing messages and will no longer receive SMS messages from us. A confirmation message will be sent to confirm that you have unsubscribed. Should you wish to re-subscribe, you may text "START" to receive SMS messages again. For assistance with the messaging service, text "HELP" or contact us at 800-642-4014. **Please note** - opting out of informational SMS messages will affect your ability to receive SMS messages about potential fraudulent transactions or identity theft situations, OTPs, and to engage in SMS-based support.