

VIRGINIA CREDIT UNION
PERSONAL TEXT BANKING TERMS AND CONDITIONS

The following applies only to Personal Text Banking. See the next section for information about Business Text Banking.

Your use of the Virginia Credit Union ("VACU") Text Banking Service ("Service") constitutes your agreement to these terms and conditions (the "Text Banking Terms"). "You" and "Your" mean each individual VACU account owner or person authorized by a VACU account owner. The Text Banking Terms are part of the Personal Online Banking Agreement ("Agreement"), which governs your use of VACU's online and mobile banking services generally, as well as your use of the Service. We may amend the Text Banking Terms, and modify or cancel the Service or any of its features without notice. You agree to provide us with a valid mobile number and you represent and warrant that the mobile number that you provide is your own and is associated with a mobile device that you own or lease ("Device"). You agree that we may send you text messages through your wireless provider. We do not charge for the Service, but your wireless service provider may assess fees for text messaging. You are responsible for all such charges and fees. You understand that balances provided via the Service may not include recent or pending transactions that have not yet posted to your account and that other restrictions may apply. See the Agreement for more information. Notify us immediately of any changes to your registered mobile number or Device. In case of unauthorized access to your Device or Service, you agree to cancel enrollment associated with the Device immediately. You are responsible for maintaining the security of your Device. You agree to indemnify, defend, and hold us harmless from any third party claims, liability, damages or costs arising from your use of the Service or from you providing us with a mobile 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. You understand that transmissions via the Service are not encrypted and that VACU is not liable for the performance or characteristics of the networks of wireless service providers. We will not be liable to you for special, indirect or consequential damages.

VIRGINIA CREDIT UNION
BUSINESS TEXT BANKING TERMS AND CONDITIONS

The following applies only to Business Text Banking. See the previous section for information about Personal Text Banking.

Your use of the Virginia Credit Union ("VACU") Text Banking Service ("Service") constitutes your agreement to these terms and conditions (the "Text Banking Terms"). "You" and "Your" mean each Virginia Credit Union, Inc., member, including but not limited to multiple party account owner, joint borrower, co-signer or loan guarantor, business or business entity, i.e., corporation, limited liability company ("LLC"), partnership or any authorized signer, user or representative of such person or party. The Text Banking Terms are part of the Business Online Banking Agreement ("Agreement"), which governs your use of VACU's online and mobile banking services generally, as well as your use of the Service. We may amend the Text Banking Terms, and modify or cancel the Service or any of its features without notice. You agree to provide us with a valid mobile number and you represent and warrant that the mobile number that you provide is your own and is associated with a mobile device that you own or lease ("Device"). You agree that we may send you text messages through your wireless provider. We do not charge for the Service, but your wireless service provider may assess fees for text messaging. You are responsible for all such charges and fees. You understand that balances provided via the Service may not include recent or pending transactions that have not yet posted to your account and that other restrictions may apply. See the Agreement for more information. Notify us immediately of any changes to your registered mobile number or Device. In case of unauthorized access to your Device or Service, you agree to cancel enrollment associated with the Device immediately. You are responsible for maintaining the security of your Device. You agree to indemnify, defend, and hold us harmless from any third party claims, liability, damages or costs arising from your use of the Service or from you providing us with a mobile 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. You understand that transmissions via the Service are not encrypted and that VACU is not liable for the performance or characteristics of the networks of wireless service providers. We will not be liable to you for special, indirect or consequential damages.