

MY CREDIT UNION Privacy Policy for SMS Messaging

Effective Date: 12/1/2025

Links:

- **Terms and Conditions:** www.mymncu.org/SMS_Terms
- **Privacy Policy:** www.mymncu.org/privacy-policy
- **National Do Not Call Registry:** <https://www.donotcall.gov/>

Introduction

At MY CREDIT UNION , protecting your privacy is our priority. This Privacy Policy explains how we collect, use, and safeguard your information when you opt into our SMS program. By enrolling, you agree to these terms, which comply with the **2025 Telephone Consumer Protection Act (TCPA), Campaign Registry requirements, and CTIA Best Practices.**

1. Information We Collect

- **Phone Number:** The mobile number you provide to receive SMS messages.
- **Message Interaction Data:** Delivery and engagement metrics (e.g., delivery status, response keywords).
- **Consent Records:** Timestamps and methods of opt-in (web form, keyword, verbal, or paper).

2. How We Use Your Information

- Send SMS messages (notifications, updates, and reminders) per your opt-in preferences.
- Demonstrate regulatory compliance (TCPA 2025, Campaign Registry).
- Improve messaging and measure engagement.

3. One-to-One Consent Requirement

Under the January 2024 FCC ruling, opt-in consent applies solely to MY CREDIT UNION . We do not share your consent with third parties or affiliates unless you expressly agree.

4. Message Frequency & Data Rates

The SMS message frequency will vary but will not be more than **3-5** unless there is a notification event. Message and data rates may apply; check your carrier's terms.

5. Opt-Out & HELP Instructions

- Text “STOP” to any message to unsubscribe immediately.
- Text “HELP” for assistance or contact us at **callcenter@mymncu.org** or **612-798-7100**.

6. Data Sharing & Disclosure

- We will never sell your data.
- We may share data with service providers (e.g., carriers) with strict confidentiality regarding SMS delivery.
- National Do Not Call Registry (DNC) protections apply to SMS; we honor existing DNC registrations unless you expressly opt in.

7. Security of Your Information

Reasonable measures are in place to protect your data, though no system is infallible.

8. Record-Keeping & Proof of Consent

We retain all opt-in and opt-out records, including timestamps and consent methods, to comply with TCPA 2025 and Campaign Registry guidelines.

9. Changes to This Policy

The credit union may, from time to time, update this policy. We will notify you of any material changes by communicating via SMS, on our website mymncu.org, or other appropriate written or oral communication. Continuing to use this service after any updates constitutes your acceptance of the new terms and conditions.

10. Contact Us

If you have any questions about this Privacy Policy or wish to update your SMS preferences, you can contact us at:

Email: callcenter@mymncu.org

Phone: 612-798-7100

Address: 9550 Lyndale Ave S, Bloomington, MN 55420

MY CREDIT UNION SMS Terms and Conditions

Effective Date: 12/1/2025

Introduction

By joining our SMS program provided by MY CREDIT UNION you agree to receive recurring text messages (notifications, updates, and reminders) on the number you provide, under these Terms that adhere to TCPA (2025) and CTIA Best Practices.

1. Opt-In Consent

In accordance with the **2025 TCPA guidelines**, your participation in our SMS service requires explicit **one-to-one consent**. This means that by opting in, you consent to receive messages from MY CREDIT UNION only. Consent cannot be shared with other companies or third-party entities without your direct approval.

To join our SMS program, you may opt in through the following methods, in compliance with the 2025 CTIA Guidelines:

- **Verbal Consent:** Offer verbal consent by clearly agreeing to SMS participation after being read a compliant SMS consent disclosure.

2. Message Frequency

You will receive no more than 3-5, unless for urgent notifications. Standard carrier rates apply.

3. Opt-Out Process

Reply **“STOP”** any time to end messages; **“HELP”** to receive support instructions; or contact **callcenter@mymncu.org / 612-798-7100**.

4. Terms of Consent

Your consent is voluntary and not a condition of purchase. You may receive informational messages as described at opt-in.

5. Privacy Policy

Your mobile number and interaction data are governed by our Privacy Policy: www.mymncu.org/privacy-policy. Data is used solely for SMS delivery purposes.

6. Message & Data Rates

Standard rates may apply per your carrier plan. MY CREDIT UNION is not liable for carrier charges.

7. Record-Keeping & Compliance

We maintain detailed logs of opt-ins/opt-outs (dates, times, methods) to satisfy TCPA 2025 proof-of-consent requirements.

8. Changes to Terms

The credit union may, from time to time, update this policy. We will notify you of any material changes by communicating via SMS, on our website mymncu.org, or other appropriate written or oral communication. Continuing to use this service after any updates constitutes your acceptance of the new terms and conditions.

9. Disclaimers & Liability

Message delivery depends on carrier networks; we cannot guarantee uninterrupted service or delivery times.

Contact Information

Email: callcenter@mymncu.org

Phone: 612-798-7100

Address: 9550 Lyndale Ave S, Bloomington, MN 55420

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