



Air Academy Federal Credit Union SMS Terms of Service

Effective Date: September 1, 2026

Air Academy Federal Credit Union, DBA Air Academy Credit Union ("AACU," "we," "our," or "us") offers SMS (Short Message Service) communications for various account, lending, security, collections, and member service activities.

By providing your mobile telephone number and enrolling in AACU's SMS services, you agree to these Terms of Service and consent to receive SMS text messages from AACU, our affiliates, agents, service providers, and authorized vendors. Your use of AACU's SMS service signifies your acceptance of these terms.

SMS Services

AACU may provide SMS communications related to:

- One-time passcodes and authentication codes
- Fraud and security alerts
- Account activity notifications
- Loan application and servicing updates
- Payment reminders
- Delinquency and collection communications
- Appointment reminders
- Member service notifications
- Product and service announcements (where separately authorized)

Upon enrollment, AACU may send a confirmation text message to verify ownership or authorization of the mobile number provided. Your electronic consent and any subsequent responses may be retained as evidence of consent.

Consent to Receive Text Messages

By opting into AACU SMS services, you expressly consent to receive recurring automated text messages at the mobile number you provide.

You represent that:

- You are the authorized user of the mobile number provided.
- You have authority to consent to receiving messages at that number.
- You will promptly notify AACU if your mobile number changes.

Consent to receive text messages is not required as a condition of obtaining any AACU product or service.

Message Frequency

Message frequency will vary depending upon your account activity, enrolled services, and communication preferences.

Message and Data Rates

AACU does not charge a separate fee for SMS services. However, message and data rates may apply according to your wireless carrier plan. You are solely responsible for any charges assessed by your wireless carrier.

Delays and Availability

SMS messages may be delayed or impacted by factors outside AACU's control, including wireless carrier availability, network congestion, system outages, or device limitations. Carriers are not liable for delayed or undelivered messages. AACU makes no guarantee regarding message delivery, availability, or timing.

Security and Confidentiality

SMS communications may not be encrypted and could contain information related to your accounts or relationship with AACU. You are responsible for:

- Maintaining the security of your mobile device.
- Restricting unauthorized access to SMS messages.
- Promptly notifying AACU if your device is lost, stolen, or compromised.

Important Account Information

SMS alerts are provided as a convenience service only and do not replace your account statements, disclosures, notices, agreements, or other official account records. Your periodic statements and other official communications remain the official records of your accounts.

Opt-Out

You may discontinue receiving SMS messages at any time by replying:

STOP

After receiving your opt-out request, AACU will send a confirmation message and discontinue future SMS communications, except as required to complete the opt-out process or as otherwise permitted by law.

Help

For assistance, reply:

HELP

or contact AACU Member Service:

- 719-593-8600
- 800-223-1983
- www.aacu.com

Privacy

AACU respects your privacy. Mobile opt-in information, consent records, and SMS-related data will not be sold or shared with third parties for their marketing purposes. Information collected through the SMS program will be handled in accordance with AACU's Privacy Policy.

Other Agreements

Your use of AACU's SMS service is also governed by applicable account agreements, online banking agreements, disclosures, cardholder agreements, and AACU's Privacy Policy.

Changes to These Terms

AACU may modify these SMS Terms of Service at any time. Updated terms will be posted on AACU's website and become effective upon publication. Continued use of the SMS service after revisions constitutes acceptance of the updated terms.