



CDC Federal Credit Union Digital Marketing Terms of Service

1. Consent to Communicate

By providing your contact information and opting in, you agree to the following terms regarding electronic communications from CDC Federal Credit Union ("CDC FCU," "we," "us," or "our").

To receive promotional and informational communications via:

- **Email:** Newsletters, product offers, and educational content.
- **SMS/Text Messaging:** Alerts, promotional offers, and reminders.

2. Text Messaging (SMS) Specifics

- **Frequency:** Message frequency varies based on your account activity and current promotions.
- **Carrier Charges:** Standard message and data rates may apply depending on your wireless plan. CDC FCU does not charge a fee for this service.
- **Non-Automated Options:** You acknowledge that messages may be sent using an automatic telephone dialing system.

3. Opt-Out Instructions

You have the right to withdraw your consent at any time without affecting your credit union membership.

- **For Email:** Click the "Unsubscribe" link located at the bottom of any marketing email.
- **For Text:** Reply STOP to any text message you receive from us. You will receive a final confirmation message stating that you have been unsubscribed.

4. Privacy and Security

Your data security is our priority.

- **Data Usage:** We use your contact information solely for CDC FCU business. We do not sell your mobile numbers or email addresses to third parties for their marketing purposes.
- **Sensitive Info:** CDC FCU will never ask for your PIN, password, or full Social Security number via text or email. If you receive a suspicious request, please contact us directly at our official member service number.

5. Mandatory Communications

Please note that "Opting Out" of marketing communications does not unsubscribe you from essential service-related messages.

You will continue to receive:

- Digital statements and eNotices.
- Transaction alerts or fraud notifications.

6. Updates to Terms

CDCFCU reserves the right to modify these terms at any time. Updates will be effective immediately upon posting to our website.

Your continued enrollment in our marketing programs constitutes acceptance of the revised terms.

* To ensure you receive these communications, please keep your contact information updated within your Online Banking profile, contact CDC Federal Credit Union's Digital branch at 1-800-245-9655 or visit a branch location.