



## Text Banking Service Terms

Rev. 04/16/2026

These Text Banking Service Terms (Text Service) governs the Text Banking Service (Text Service) provided by Desert Financial Credit Union ("Desert Financial," "We," "Our," or "Us"). These terms and conditions apply to anyone who agrees to receive informational text messages from Desert Financial. By giving us your telephone number as part of an agreement, application, by telephone, or in person; by texting us; or by otherwise opting in to receive informational text messages from us, You agree to receive text messages from us. These terms and conditions are in addition to and do not supersede or replace any other agreements applicable to Your accounts or use of other Desert Financial services. Desert Financial may update, modify, or amend the Text Service terms and conditions from time to time, without notice, except as required by law.

The Text Service is being provided for Your convenience; You are under no obligation to use the Text Service.

Message frequency varies. Types of messages may include account alerts, balance updates, transaction notifications, and other important account-related information. You agree that Desert Financial will not be liable for any failed, delayed or misdirected delivery of any information sent through the Text Service, any errors in information and any action You may or may not take in reliance on this information. Carriers are not liable for delayed or undelivered messages.

Message and data rates may apply. Desert Financial does not charge for text messages or the use of the Text Service. However, You are responsible for any and all charges, including but not limited to fees associated with text messaging imposed by Your wireless carrier. Refer to Your wireless plan for details.

You agree to provide Desert Financial with a valid mobile number so that Desert Financial may send You information about Your applicable account. You agree that Desert Financial may send You text messages through Your wireless carrier. You agree to notify Us immediately of any changes to Your registered Device, including but not limited to changes to your mobile number.

Desert Financial will never send a text message that asks You to supply or confirm sensitive, personal or financial information such as Your passwords, social security number or Your account number. If You receive such a request, do not respond and contact Desert Financial immediately. The Text Service may not be encrypted and may include personal or confidential information about You such as Your account activity or status. You acknowledge that account information may not include recent or pending transactions or other information subject to restrictions.

You can revoke Your consent to receive text messages at any time by sending a return text with the word "STOP." After Your opt-out request, You may receive a confirmation text or text request to confirm/clarify which text message services You wish to stop (if You consented to more than one service). Please respond to any clarification request to complete the opt-out process.

If You need assistance, please call Us at 800-456-9171 or reply "HELP" to a previous text message to get assistance with Text Banking.

You agree to indemnify, defend and hold harmless Desert Financial from any claims, losses, liability, costs and expenses (including reasonable attorneys' fees) arising from Your use of the Text Service or providing a mobile phone number that is not Your own.

Desert Financial values Your privacy. Any personal information we collect about other users (e.g., teens and adults) will be treated in accordance with Our [Privacy Policy](#).