### Dear NSPIRE Federal Credit Union Member,

Due to the Telephone Consumer Protection Act (TCPA) that was passed by Congress, all Financial Institutions are required to obtain consent before contacting member/customer on their mobile phones. As part of our security system that helps to protect your Debit Card, Account Card and Loan Applications, calls or texts are placed to you when there is potentially fraudulent or suspicious activity on your account. NSPIRE FCU does not engage in telemarketing.

By acknowledging and signing this consent, we have your permission to contact you on any telephone or mobile number on file about your Credit Union account; by signing or otherwise authenticating an Account Card or Debit Card Application or prior to executing a Loan Application; you agree we and/or third-party debt collectors may contact you by telephone or text message at any telephone number associated with your account(s), including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account(s) or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. That you further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device.

Your consent allows us to use text messaging, artificial or pre-recorded voice message and automatic dialing technology for informational and account service calls but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Please note that depending on your mobile service plan, message and data rates may be assessed by your mobile provider.

## SMS Terms of Service:

By choosing "calls and texts" you are opting into SMS you are agreeing to receive SMS messages from NSPIRE FCU. Message and data rates may apply. See privacy policy at https://www.nspirefcu.com/privacy.html.

You grant permission to the credit union to contact you for any reason. Examples of reasons we may contact you include suspected fraud or suspicious activity, data security breaches, suspected identity theft, communications about existing accounts and loans, money transfers, notification of late payments, and/or collection efforts. Please note that contacts may be made as a direct dial call or using text messages, pre-recorded or artificial voice messages, and/or the use of an "automated telephone dialing system" or "auto dialer".

By signing this form, you represent that you are the wireless subscriber or customary user with respect to the wireless number(s) provided and that you have the authority to provide consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) for which you are providing your consent to be contacted.

You may withdraw consent or opt-out at any time by any reasonable means, including providing written notice to **NSPIRE FCU 501 W. Merriman St Sinton, TX 78387**, by emailing us at **member.services@nspirefcu.com**, by calling the credit union at **361-364-3683** or by visiting our website at **www.nspirefcu.com**. Joint account holders need not choose the same consent/non-consent option.

# Primary: I grant permission to contact my cell/telephone for \_\_\_\_calls and text messages \_\_\_\_calls only (no texts)

Account holder/Loan Applicant/Card(s) holder name (PRINT)

#### Joint:

I grant permission to contact my cell/telephone for

\_\_\_\_calls and text messages \_\_\_\_calls only (no texts)

Joint Account holder/Loan Applicant/Card(s) holder name (PRINT)

## SIGNATURE/DATE