

By signing up to receive text message (SMS) notifications from Pacific Crest Federal Credit Union (the "Credit Union"), you agree to the following terms and conditions:

1. Consent to Receive Messages

By providing your mobile phone number and opting in, you consent to receive transactional, informational, and promotional text messages from the Credit Union, including but not limited to:

- Account alerts and updates
- Fraud alerts
- Payment reminders
- Marketing and promotional offers
- Service-related notifications

Your consent is not a condition of purchasing any product or service. These messages may be sent using an automatic telephone dialing system or other technology.

2. Frequency of Messages

Message frequency may vary based on your account activity, preferences, and services used. You may receive recurring messages as well as one-time alerts. We may send multiple messages per month.

3. Message and Data Rates May Apply

Standard message and data rates may apply from your mobile carrier. Please check with your mobile carrier for applicable rates and charges.

4. Opt-out Instructions

You can opt out of receiving text messages from us at any time by replying **STOP** to any message you receive. You may also opt out by contacting us at 800.570.0265 or members@mypcfcu.org and we will assist you with the process, which may vary depending on the type of text message you have received.

After opting out of a certain message type, you may receive a confirmation message and no further messages will be sent unless you re-enroll.

5. Help and Support

For assistance, reply **HELP** to any message, call our customer service number at 800.570.0265 or email us at members@mypcfcu.org.

6. Eligibility

By enrolling you warrant and represent that you are: at least 18 years old; the authorized user of the mobile device and phone number provided; a member, prospective member, or authorized user of an account at the Credit Union.

7. Privacy

We respect your privacy. See our Privacy Policy for how we protect your data. [Privacy Policy - Pacific Crest Federal Credit Union](#)