



1. First City Credit Union offers members the convenience of SMS/text alerting for many kinds of Digital Banking activities. Members can opt in to receive texts when someone logs in to their account, when transactions over a certain limit occur, to receive balance alerts, transfer alerts and to receive one-time passcodes. No marketing messages will be sent.
2. Message Delivery and Frequencies: Messages will be delivered from First City Credit Union. For one-time passcode messages, you will receive one message per request. For Account Alerts, message frequency varies.
3. You can cancel SMS Alerts at any time by visiting the Alerts page in Digital Banking and changing your settings at an individual alert level. To stop all alert SMS messages from Digital Banking to a phone number, text STOPALERTS from the phone number you no longer wish to receive alerts at. Texting STOP will stop all SMS messages from Digital Banking to that phone. After you text STOPALERTS or STOP to us, we will send you an SMS message to confirm that you have been unsubscribed, you will no longer receive SMS messages from us to that number.
4. Once unsubscribed, if you decide to opt in again to receiving messages by SMS, visit the Alerts page in Digital Banking and change your settings at an individual alert level to use the text channel. Texting START will also opt you back in to the SMS program, but you will still need to update your individual alert settings to use the SMS channel.
5. If you are experiencing issues with the messaging program you can reply with the keyword HELP to get more information, or you can call the Contact Center directly at 800-944-2200.



6. Carriers are not liable for delayed or undelivered messages.

7. As always, message and data rates may apply for any messages sent to you from us and to us from you. The number of messages you receive will depend on the alerts you subscribe to and the frequency settings you choose. If you have any questions about your text plan or data plan, please contact your wireless provider.

8. PII (personal identifiable information) obtained from this short code will not be shared with third parties for their own marketing. For more information, please see our [Privacy Policy](#).