



Text (SMS) Message Banking Terms and Conditions

Your use of the Text (SMS) Message Banking constitutes your agreement with the Terms and Conditions within this Agreement. You agree that your usage of our Text (SMS) Message Banking is conditioned on your providing us with a valid mobile phone number and indicates your agreement to our sending you text messages through your wireless provider.

Overview of the Service

GASCU's SMS/Text Banking allows you to access select account information and perform certain functions by sending text messages from your registered mobile phone to a designated GASCU number.

Services may include (but are not limited to):

- Checking account balances
 - Viewing recent transactions
 - Receiving important alerts and reminders
 - Locating nearby ATMs or branches
 - Transferring funds between eligible GASCU accounts
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Eligibility

To enroll, you must:

- Be a current member of GASCU
- Have a valid mobile number on file with the Credit Union
- Have an eligible account
- Agree to these Terms and Conditions

By using this Service, you affirm that you are the authorized user of the mobile device and number registered.

Registration and Use

To activate SMS Banking, you must register through one of the following:

- GASCU Online Banking portal
- GASCU Mobile Banking App
- In-person at a GASCU branch

Once registered, you may begin using SMS commands as provided by GASCU. These commands will be available on our website or via customer service.

Mobile Carrier Charges

GASCU does not charge for SMS/Text Banking; however, standard text messaging fees and data charges from your wireless provider may apply. You are responsible for all charges imposed by your mobile carrier.

Security and Liability

You are solely responsible for:

- Maintaining the confidentiality of your mobile phone and SMS banking information
- Promptly notify GASCU if your phone is lost or stolen
- Monitoring your account and reporting any suspicious activity immediately

GASCU will **never** request your PIN, password, or other sensitive information via SMS.

GASCU is not responsible for:

- Messages not delivered due to network issues
- Unauthorized transactions caused by your negligence
- Delays, errors, or interruptions in service beyond our control

Authorized Transactions

Any SMS Banking activity initiated from your registered mobile number will be considered authorized. You accept full responsibility for all such activities, whether performed by you or someone else with access to your device.

Service Availability

SMS Banking is generally available 24/7; however, availability may be affected by:

- Scheduled system maintenance
- Network issues
- Mobile carrier outages

GASCU is not liable for any service interruptions beyond our reasonable control.

Modifications and Updates

GASCU reserves the right to:

- Modify or discontinue this Service at any time
- Change or update these Terms and Conditions

Members will be notified of material changes through email, SMS, or updates posted to our website at www.gascu.org. Continued use of the Service after such updates indicates your agreement to the revised Terms.

Opt-Out and Termination

You may cancel SMS Banking at any time by:

- Sending a return text with “**STOP**” to GASCU
- Logging into Online Banking and disabling the service
- Contacting GASCU Member Services at **(818) 248-7425**

GASCU reserves the right to suspend or terminate your access to the Service at any time for reasons including, but not limited to, suspected fraud, inactivity, or violation of these Terms.

Governing Law

These Terms are governed by the laws of the State of California. Any disputes arising from this Service shall be resolved in accordance with applicable state and federal laws and regulations, and subject to the jurisdiction of courts located in Los Angeles County.

Contact Us

For questions, support, or more information, please contact us:

(818) 248-7425

www.gascu.org

Glendale Area Schools Credit Union

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