

Text Offers and Promotions - Terms and Conditions

By texting “Yes” and opting into LORMET COMMUNITY FCU Text Offers and Promotions list, you agree to the following terms and conditions:

- a. You consent to receive text messages containing special offers or promoting LORMET COMMUNITY FCU products. These text messages may be delivered to you using an automated dialing system. You agree to receive these messages at the phone number that you used to opt in, which you own or are authorized to provide. Your consent to receive these text messages is not a condition of receiving any LORMET COMMUNITY FCU product or service. You may revoke your consent at any time.
- b. **To revoke your consent at any time text STOP to (440) 986-9118.** Your opt-out request may generate either a confirmation text or a texted request to clarify the LORMET COMMUNITY FCU text message service to which it applies (if you have consented to more than one service). To complete your opt-out, please provide the requested clarification. Revoking your consent to receive text messages from LORMET COMMUNITY FCU does not also revoke any consent you provided to receive automated text messages related to a specific transaction (ex. LorMet Debit Card Fraud Alerts or transaction alerts). For further help or information send a return text with “HELP”.
- c. There is no separate service fee for LORMET COMMUNITY FCU Text Offers and Promotions but you are responsible for any and all charges, including, but not limited to, fees otherwise applicable to your account(s) and fees associated with text messaging imposed by your communications service provider. **Message and data rates may apply. Such charges may include those from your communications service provider.**
- d. You will not receive more than ten (10) unsolicited text messages from LORMET COMMUNITY FCU’s Text Offers and Promotions list per month. Messages sent from LORMET COMMUNITY FCU in response to account-related requests will not count towards this total.
- e. Text messages to LORMET COMMUNITY FCU phone numbers are not encrypted. Do not send sensitive or nonpublic personal information to LORMET COMMUNITY FCU in a text message. If you receive a text message purported to be from LORMET COMMUNITY FCU that requests you send a text with sensitive or nonpublic personal information, please do not respond to it. Instead, contact LORMET COMMUNITY FCU immediately by telephone at (440) 960-6600 during regular business hours. You agree to protect your communications device that receives information through text messaging and not to let any unauthorized person have access to the information we provide to you. LORMET COMMUNITY FCU will not be liable for losses or damages arising from: (1) any disclosure of account information to third parties; (2) non-delivery, delayed delivery, misdirected delivery or mishandling of the messages; (3) inaccurate content in the messages; or (4) your reliance or use of the information in the messages.
- f. LORMET COMMUNITY FCU may send you text messages containing HTTPS links to exchange sensitive or nonpublic information online. These links will open a Text.LorMet.com website in your phone's mobile browser with a "lock" icon to denote the encrypted HTTPS connection. Always verify the spelling of Text.LorMet.com before you open any link sent by LORMET COMMUNITY FCU.
- g. LORMET COMMUNITY FCU makes no warranty regarding the availability or reliability of this service, and LORMET COMMUNITY FCU shall have no liability related to any delay or failure in the delivery or receipt of messages from LORMET COMMUNITY FCU Text Offers and Promotions.
- h. LORMET COMMUNITY FCU may change these terms and conditions at any time. Updated terms and conditions shall be effective when posted to LORMET COMMUNITY FCU’s website at LorMet.com/text. You agree to review these Terms and Conditions regularly to ensure you are aware of any changes. Your continued use of this service after the Terms and Conditions have been changed shall constitute your acceptance of the new Terms and Conditions.

- i. LORMET COMMUNITY FCU may cancel your free subscription to any or all LORMET COMMUNITY FCU text message services at any time without notice to you.

- j. You agree that any action, dispute, claim, or controversy of any nature between you and LORMET COMMUNITY FCU arising from or related to LORMET COMMUNITY FCU Text Offers and Promotions, other than claims properly filed in small claims court, will be subject to and resolved by binding arbitration pursuant to the Commercial Arbitration Rules of the American Arbitration Association upon written request by either party at any time before, or within 90 days after, proper service of a formal claim. Arbitration shall proceed solely on an individual basis, without the right to arbitrate on a class action basis or in a representative capacity. Arbitration shall take place in Lorain County, Ohio. The results of any arbitration shall have no preclusive effect on any dispute with anyone who is not a named party to the arbitration. Any award or order rendered by the arbitrator may be confirmed as a judgment or order in any state or federal court of competent jurisdiction.

- k. LORMET COMMUNITY FCU values your privacy. Please see LORMET COMMUNITY FCU's Privacy Policy at <https://www.lormet.com/privacy-policy/>