



SMS Privacy Policy

First Trust Credit Union values your privacy and is committed to protecting your personal information. This Short Message Service (SMS) Privacy Policy explains how we collect, use, and share personal information when communicating with you via SMS. This policy is part of our broader Privacy Policy and applies specifically to our SMS program.

SMS/Text Messaging

FTCU may send you text messages in connection with your member relationship. Messages are conversational and relate to servicing your accounts — for example, responses to inquiries you initiate, appointment scheduling and reminders, and account or security notifications. We do not use text messaging for marketing or promotional blasts.

Consent. By providing your mobile phone number and authorizing text messages on your membership or account application, you agree to receive SMS messages from First Trust Credit Union at the number provided. Consent to receive SMS messages is not a condition of membership or of obtaining any product or service.

Opt-Out. You may opt out at any time by replying **STOP** to any message. After opting out, you will receive a single confirmation message, and no further messages will be sent.

Help. For assistance, reply **HELP** to any message or contact us at 800-276-6161 or marketing@firsttrustcu.com.

Message Frequency. Message frequency may vary based on your account activity and requests.

Rates. Message and data rates may apply. Contact your mobile carrier for details.

Mobile-information Non-sharing Clause

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. This includes your phone number, SMS consent status, and any personal information collected through our SMS program. The joint marketing disclosure elsewhere in this notice does not apply to information collected through our SMS program.