

## **Communication Terms & Conditions**

**CONSENT TO COMMUNICATIONS** By submitting your contact information to us, you are expressly consenting to be contacted by us (and our affiliates, agents, assigns and service providers) by telephone, email or postal mail even if you have opted into the national Do Not Call List administered by the Federal Trade Commission, any state equivalent Do Not Call List or the Do Not Call List of any specific institution. We may contact you for fraud alerts, member servicing and information, application and loan servicing, including without limitation, for matters related to your loan or application, such as to remind you of upcoming payments, or for collections and other loan-related issues. By submitting your contact information, registering for an account, applying for credit or beginning an application for credit, you consent to be contacted by written notices; SMS messages (including text messages); telephone at any telephone number associated with your account you provide now or in the future, including cellular phones, wireless telephone numbers or other wireless devices, and in connection with any such telephone calls, you consent to the use of prerecorded/artificial voice messages and/or automatic dialing devices, at any telephone number associated with your account, including mobile telephone numbers that could result in charges to you; email notices at any email address or mailing address we have for you in our records or from other public and nonpublic databases that we may lawfully access. The tracking of SMS consent will not be shared with any third parties. You may change your contact preferences by contacting us at 248.735.9500. You authorize your wireless operator to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber and device details, if available, to Vibe Credit Union and service providers.

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