



Northern Valley Federal Credit Union Text Messaging Terms and Conditions

By providing your cell phone number or Texting ‘YES’ and opting-in to Northern Valley Federal Credit Union (NVFCU) Text Offers and Information, you agree to the following terms and conditions:

1. You have provided us with your consent to send you text messages in conjunction with the financial services you requested. Your cell phone service provider’s Msg & Data rates may apply to our initial text message and all subsequent text messages. These text messages will be delivered to you from our credit union number 701-772-7922. You may revoke your consent at any time.
2. To revoke your consent at any time text” STOP”. For help or further information text “HELP”.
3. NVFCU charges no fee for this text service, but your cellular carrier’s message and data rates may apply. Participating carries include, but are not limited to, AT&T, Verizon, T-Mobile, and Sprint.
4. You understand the text messages we send may be seen by anyone with access to your phone. You are responsible and should take steps to safeguard your phone and your text messages if you want them to remain private.
5. NVFCU makes no warranty regarding availability or reliability of this service, and NVFCU shall have no liability related to any delay or failure in the delivery or receipt of messages from NVFCU text messaging
6. NVFCU may change these terms and conditions at any time. Updated terms and conditions will be posted on our website at www.northernvalleyfcu.com.
7. NVFCU may cancel your subscription to this text messaging service at any time without notice to you.
8. You agree that any action, dispute, claim or controversy of any nature between you and NVFCU arising from or related to NVFCU text offers and information, 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.