

## Harmony Bank SMS Messaging Terms of Use

By enrolling in SMS messaging with Harmony Bank ("we," "us," or "our"), you ("you" or "your") agree to the following terms regarding communication related to your account services.

### 1. Consent to Communications

You authorize us to contact you by phone, email, or text message for purposes including, but not limited to:

- Servicing your accounts
- Notifying you of account-related activity or transactions

These communications may be sent using automated systems, including prerecorded or artificial voice messages and automatic telephone dialing systems.

### 2. Contact Information

We may contact you using any phone number, mobile number, or email address you have provided to:

- Harmony Bank
- Any other financial institution participating in a shared service

You represent and warrant that you are the owner of, or have legal authority to use, each phone number and email address you provide. You agree to notify us immediately if any such contact information is changed or no longer under your control.

### 3. Carrier Charges

You understand that your wireless carrier may charge fees for messages or data usage related to SMS messaging, including short message service (SMS) charges. Please consult your mobile service agreement for details. Harmony Bank is not responsible for these charges.

### 4. Message Delivery

Your wireless carrier is not liable for delayed or undelivered messages. Harmony Bank is also not responsible for message delivery failures beyond its control.

### 5. Consent to Send Messages on Your Behalf

If you send or request that we send messages to others using this service, you represent that you have obtained their consent to receive such communications. Messages sent on your behalf may include your name and may appear to originate from your contact information.

## **6. Opt-Out and Help**

You may cancel your SMS messaging enrollment at any time by replying STOP to any message. You consent to receive a one-time confirmation of your opt-out request.

For assistance, please contact us at 1-800-HARMONY.

## **7. Communications After Withdrawal of Consent**

Even after opting out, you authorize us to send communications confirming your opt-out request or any other instructions you've submitted via text message.