

Honda Federal Credit Union

Single-Message SMS/Text Messaging Terms and Conditions

SECURITY VERIFICATION WHEN SPEAKING WITH THE CREDIT UNION BY PHONE

These Single-Message SMS/Text Messaging Terms and Conditions establish the terms by which a member of Honda FCU can complete certain types of transactions initiated over the telephone. In these terms and conditions the term “caller” means the person initiating a phone transaction with Honda Federal Credit Union and “Honda FCU” or “credit union” means Honda Federal Credit Union. By using the single-message security verification process, caller agrees to be bound by these terms and conditions and Honda FCU’s Deposit Account Agreement, the terms of which are hereby incorporated herein by this reference.

PROGRAM DESCRIPTION

Single-Message security verification allows Honda FCU to deliver a one-time passcode to caller via SMS or text message in response to caller contacting the credit union via telephone and requesting to conduct certain transactions. When a caller requests to conduct a specific type of transaction, caller understands that in order to assist Honda FCU in verifying the identity of caller, Honda FCU may send caller a SMS or text message to further verify the identity of caller. A 6-digit code is sent via SMS or text message to the registered mobile phone on file with Honda FCU for caller to confirm the identity of caller before providing service or performing a high-risk transaction (e.g. wire transfer). If caller is unable to properly complete the security verification process with Honda FCU, caller will not be able to perform the requested transaction with Honda FCU over the phone.

CALLER CONSENT

If caller requests or consents to complete the security verification described herein, Honda FCU will send caller a one-time passcode via a SMS or text message to the cell phone number on file with Honda FCU to verify caller’s identity. Honda FCU will only send caller the SMS or text message after caller has provided consent over the phone to receive the SMS or text message. Caller’s receipt of the SMS or text message and/or caller’s completing of the security verification process described herein constitutes caller’s consent to receive the SMS or text message.

HOW TO OPT-OUT

This is not a recurring message program and therefore no opt-out of SMS messaging is needed.

PARTICIPATING CARRIERS

In order to participate in Honda FCU’s security verification, caller must have one of these carriers as his or her cellphone provider: Verizon Wireless, T-Mobile / Metro PCS, AT&T,

Sprint / Boost, U.S. Cellular, Virgin Mobile, Interop, nTelos, C-Spire (Cellular South), Carolina West Wireless, Cellcom, ClearSky, or GoogleVoice.

COST

Honda FCU does not charge a fee to caller for the single-message security verification. However, caller's normal carrier standard messaging and data rates may apply.

MESSAGE FREQUENCY

Caller will receive one message per attempted transaction. Caller understands and agrees that if more than one qualifying transaction is initiated by caller during the same phone call, caller may receive one SMS or text message per transaction caller is attempting to complete with Honda FCU.

SUPPORT / HELP

For support or information about Honda FCU Single-Message, call Honda FCU at [1-800-634-6632](tel:1-800-634-6632).