

Secure Chat, Video, and Text Service Terms and Conditions

The following terms and conditions will govern your use of the Secure Chat/Video Conferencing/Text Service ("Service") offered through Members First Credit Union ("Credit Union", "We", "Our", or "Us"). By accessing, using, or downloading any materials for the Service, you agree to these Service terms. These terms apply in addition to the Credit Union's [Privacy Policy](#) and account and service terms governing your accounts, loans, and services with us.

1. Service Overview

The Service generally permits you to:

- Securely chat with a Members First representative in either the Contact Center, Consumer Lending department, or Mortgage department (subject to availability)
- Participate in video conferencing allowing live, face-to-face interaction and co-browsing sessions
- Exchange text messages with select Members First Credit union staff for general question and assistance
- Receive important text notifications about branch updates such as closures, special events, and fraud notifications

The Service does not include or constitute electronic services or electronic funds transfers. Additionally, "Text Message Banking" is a separate Service that requires an Online Banking login and Service acceptance.

2. Access

Access to the Service is granted through a computer, mobile device, or other compatible device. For your safety, we recommend connecting to a secure Wi-Fi network before accessing the Service from a mobile device.

Use of this Service may require you to download additional software or plugins ("Software"). Your download is subject to any rules or policies applied by the browser provider or app store used for this Service.

An internet connection is required to use the Secure Chat/Video Conferencing Service, which may require data usage. The Credit Union will not be held responsible for any data charges that occur from your use of the Service.

3. Identity Verification

To initiate a chat, video, or text interaction, you may need to:

- Provide identity verification information
- Allow access to the microphone and camera of your device for video interactions

4. Privacy and Data Use

The Credit Union may collect personal information and may use cookies to establish a secure connection between your device and its systems. Data from cookies is stored securely and not linked to your member record or in a way to be identifiable to you. By using the Service and downloading the Software, you agree to the collection of technical information from your device.

Additionally, the Credit Union may record and store video, audio, and chat communications, including your facial profile, voice, and messages during your interactions with the Service.

Please review our [Privacy Policy](#) for additional information on our data collection use and practices.

5. Text Messaging Terms

If you opt to use the text messaging feature, you consent to receive text messages from Members First Credit Union.

In general, our main number 603-622-8781 will be used for most communications including answers to your questions and emergency notices. Our Marketing number 603-518-6949 will be used to send promotional texts including branch information and fraud trends.

Please note the following:

- Standard messaging rates may apply, depending on your mobile carrier and plan

- Text messaging services may include automated or manual responses from Credit Union Staff based on your inquiries
- Do not include sensitive information such as account numbers, personal identification numbers (PINs), or passwords as text messages are not encrypted and are not secure

You are not required to receive our marketing messages in order to receive texts from our main number; however, we recommend staying subscribed to both numbers as it is the best and fastest way to know what is happening at your Credit Union.

To stop receiving text messages, text "STOP" to:

- Main Number: 603-622-8781
- Marketing Number: 603-518-6949

You can resume receiving text messages by texting "START" to either or both numbers listed above.

6. Accessibility and Support

Members First provides services through various channels, including phone, video, online, text, mobile, and branch locations. We are committed to making the Service accessible to all members, including those with assistive technologies.

Some service delivery channels involve third-party vendors. We work closely with those vendors to meet our accessibility goals. If you experience issues accessing or using the Service, please contact us for assistance at:

- Toll-free: 800-860-3832
- Local: 603-622-8781
- Any Members First branch location

7. Prohibited Uses and Termination of Service

This Service is subject to applicable federal, state, and local laws and regulations. We reserve the right to restrict or terminate access to the Service at any time for non-compliance with the following terms:

- Usage of the Service in any unlawful manner or for any unlawful purpose.
- Usage of the Service in a way that is abusive toward Members First Credit Union employees, such as inappropriate language or images.

You may choose not to use or terminate using the Service at any time.