

By providing your cell phone number or texting “Yes” and opting-in to TRU·FI Credit Union (“TRU·FI”) Text Messaging (SMS Wireless), you agree to abide by and be bound to the following Texting (SMS Wireless) Terms and Conditions. Furthermore, these Texting (SMS Wireless) Terms and Conditions contain an Arbitration Clause and Class Action Waiver, which affects how disputes with TRU·FI are resolved.

- A.** You have provided us with your consent to send you text messages in conjunction with the financial services you requested. Text messages may contain special offers or promote TRU·FI products. Your cellphone 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 using an automated dialing system. You agree to receive these messages at the number of the phone that you used to opt-in, which you own or are authorized to provide. Your consent to receive these automated text messages is not a condition of receiving any TRU·FI product or Service. **You may revoke your consent at any time.**
- B.** You agree TRU·FI may use an electronic record to document your consent. To revoke your consent at any time, text “**STOP**”. For help or further information, text “**HELP**”.
- C.** TRU·FI charges no fee for this text service, but your cellular carrier’s message and data rates may apply. Participating carriers include, but are not limited to AT&T, Verizon, and T-Mobile.
- D.** **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. Text messages are not encrypted. DO NOT ATTEMPT TO SEND SENSITIVE OR CONFIDENTIAL INFORMATION VIA TEXT MESSAGING. TRU·FI will never ask that you send us sensitive information via text message.** If you receive a text message purported to be from TRU·FI and requesting sensitive information, please do not respond and contact TRU·FI immediately by phone at 904-259-6702.
- E.** TRU·FI makes no warranty regarding availability or reliability of this service, and TRU·FI shall have no liability related to any delay or failure in the delivery or receipt of messages from TRU·FI Text Messaging (SMS Wireless).
- F.** TRU·FI may change these terms and conditions at any time. Updated terms and conditions shall be effective when posted to TRU·FI’s website. You agree to review the terms and conditions regularly to ensure you are aware of any changes. Your continued use of this service after the terms and conditions have been changed shall constitute your acceptance of the new terms and conditions.
- G.** TRU·FI may cancel your subscription to this text messaging service at any time without notice to you.
- H.** Depending on your relationship with TRU·FI, the terms of other agreements may apply to your use of TRU·FI Text Messaging (SMS Wireless). At a minimum, use of TRU·FI Text Messaging (SMS Wireless) by TRU·FI members shall be subject to the terms of the TRU·FI Membership and Account Agreement.
- I.** TRU·FI values your privacy. Please see TRU·FI’s Privacy Policy at <https://www.TRU·FI.org>.
- J.** Arbitration and Waiver of Class Action and Jury Trial; Read This Summarized Provision Carefully as It Affects Your Right To A Class Action and Jury Trial.

To the extent permitted by the Federal Arbitration Act (the “FAA”) and any other applicable federal and State of Florida law, binding arbitration may be elected by either party with respect to any past, present or future claim or controversy arising out of or relating to this Agreement and/or a Credit Union account, even if that party has already initiated a lawsuit with respect to a different claim. Arbitration is elected by giving a written demand for arbitration to the other party, by filing a motion to compel arbitration in court, or by initiating arbitration against the other party. You and we agree, upon such written demand, motion or initiation, to submit to, and that such claim shall be settled by, binding arbitration. **WE EACH AGREE THAT ANY AND ALL DISPUTES, WHETHER SUBMITTED TO ARBITRATION OR DECIDED BY A COURT, MUST BE BROUGHT IN THE PARTY’S INDIVIDUAL CAPACITY AND NOT AS A CLASS ACTION PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. YOU AGREE TO WAIVE THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR LITIGATE ON A CLASS-WIDE BASIS. YOU AGREE THAT YOU HAVE EXPRESSLY AND KNOWINGLY WAIVED THESE RIGHTS. THERE SHALL BE NO RIGHT TO A JURY TRIAL.** The arbitration shall be conducted in the same city as the US District Court closest to your home address. The arbitration shall be conducted before the American Arbitration Association (the “AAA”), pursuant to the AAA Consumer Arbitration Rules, which can be obtained online at www.adr.org, or by calling the AAA at 1-800-778-7879, OR before the JAMS Mediation, Arbitration and ADR Services (“JAMS”), pursuant to the ADR Rules and Procedures, which can be obtained online at www.jamsadr.com, or by calling JAMS at 1-800-352-5267, or TRU·FI will provide a copy of the Arbitration Rules via e-mail upon request submitted to administrator@TRUFICU.org. The FAA and related federal law, and to the extent possible, Florida Law, shall govern the interpretation, implementation, and enforcement of this Paragraph to the fullest extent possible, to the exclusion of all otherwise potentially applicable state law, regardless of the location of the arbitration proceedings or the nature of the disputes or controversies between the parties to this Agreement. The arbitrator shall have the authority to award any monetary and non-monetary relief available to either party in an action otherwise prosecuted in court, including injunctive and other provisional relief. Nothing in this arbitration provision shall limit your or our right, whether before, during, or after the pendency of any arbitration proceeding, to exercise any self-help remedies, such as set-off or repossession and sale of collateral, or to obtain provisional remedies (including but not limited to, injunctive relief or interpleader relief). The exercise of such rights will not constitute a waiver of the right to submit any dispute to arbitration. Judgment on the arbitration award may be entered by any court of competent jurisdiction. The party initiating the arbitration shall pay the initial filing fee. However, the parties shall be responsible for their own costs of prosecuting and defending the claims in the arbitration, including attorneys’ fees. **THE ARBITRATION SHALL BE SOLELY BETWEEN THE PARTIES TO THIS AGREEMENT AND NO CLASS ARBITRATION OR OTHER REPRESENTATIVE ACTION MAY BE UNDERTAKEN BY THE ARBITRATOR.**

Neither party will demand the arbitration of an action filed in small claims court, or its state’s equivalent court, for any claim or dispute within the scope of the small claims court’s jurisdiction. But if a claim is transferred, removed or appealed to a different court, such claim shall be subject to arbitration. Claims or disputes arising from your status as a borrower under any loan agreement with TRU·FI are excluded from this Arbitration provision.

See TRU·FI’s Membership and Account Agreement for full details on the Binding Arbitration and Class Action Waiver and filing instructions.