

# Privacy Policy

Effective Date: 7/1/25

## 1. Introduction

Transit Federal Credit Union ("we," "our," or "us") is committed to protecting your privacy. This SMS Privacy Policy explains how we collect, use, and safeguard your personal information when you opt into our SMS messaging service.

Bot Response:

## 2. Information We Collect

When you opt into our SMS messaging service, we may collect:

- Your name
- Your mobile phone number
- Any preferences or interests you provide

## 3. How We Use Your Information

We use the information collected to:

- Send you updates, promotions, and other relevant information about our products or services
- Respond to your inquiries and provide customer support
- Improve our services and communications
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## 4. Data Sharing and Disclosure

We value your privacy and will not share your personal information with third parties for marketing purposes without your explicit consent. However, we may share your information with trusted service providers who help us deliver our SMS services (like platform providers and mobile carriers). These partners are contractually obligated to protect your information and use it only for the purposes we specify.

## 5. Data Security

We implement appropriate technical and organizational measures to protect your personal information against unauthorized access, alteration, disclosure, or destruction.

## 6. Your Rights

You have the right to:

- Access the personal information we hold about you
- Request corrections to any inaccurate or incomplete information
- Request the deletion of your personal information

To exercise these rights, please contact us at:

Office: (718)-425-1312; Fax: (718)-845-4166; E-mail: [transitfcu@aol.com](mailto:transitfcu@aol.com).

## 7. Opt-Out

You can opt out of receiving SMS messages from us at any time by replying "STOP" to any message you receive. Once we get your opt-out request, we'll remove your number from our SMS list within [Insert Timeframe, e.g., 24 hours].

## **8. Changes to This Policy**

We may update this SMS Privacy Policy from time to time. Any changes will be posted on our website, and we encourage you to review this policy periodically.

Bot Response:

## **9. Contact Us**

If you have any questions or concerns about this SMS Privacy Policy, please contact us at: Transit Federal Credit Union: Office: (718)-425-1312; Fax: (718)-845-4166; E-mail: [transitfcu@aol.com](mailto:transitfcu@aol.com)