

# Terms of Service

Transit Federal Credit Union SMS Terms of Service  
Effective Date: 7/1/25

## Program Description

By opting into Transit Federal Credit Union's SMS service, you agree to receive recurring automated promotional and personalized marketing text messages (like alerts, updates, and offers) to the mobile number you provided. These messages relate to our products and services.

## Opt-In and Consent

By providing your mobile number and opting in, you consent to receive SMS messages from us. Consent isn't a condition of purchase. Message and data rates may apply. You can opt out at any time (see below).

## Message Frequency

Message frequency may vary. You may receive up to 20 messages per Calendar Year.

## Costs

Standard message and data rates may apply, depending on your mobile plan. Check with your provider for details.

## Opt-Out Instructions

To stop receiving SMS messages, reply "STOP" to any message. Once we get your request, you'll no longer receive messages from us. You can also opt out by contacting us at [transitfcu@gmail.com](mailto:transitfcu@gmail.com).

## Help and Support

For help, contact our team at [transitfcu@gmail.com](mailto:transitfcu@gmail.com) or 718-425-1312.

## Privacy Policy

Your privacy matters to us. See our Privacy Policy at <https://atu1181.org/transit-cr-union/> for details on how we handle your data.

## Limitation of Liability

We're not responsible for delays or failures in SMS delivery, as this depends on your network operator. SMS services are provided "as-is."

## Changes to Terms

We may update these terms from time to time. Any changes will be posted on our website, and continued use of the service means you accept those changes.

## Contact Information

For questions or concerns about these terms, contact us at:  
Transit Federal Credit Union  
20 N. Central Ave., Valley Stream, NY 11580  
[transitfcu@gmail.com](mailto:transitfcu@gmail.com)  
718-425-1312