## Text Banking Agreement and Disclosure Addendum to Online Banking Agreement and Disclosure

CUSB Bank endeavors to provide you with the highest quality Text Banking (the "Service") available. By enrolling in the Service, you agree to all the terms and conditions contained in this Agreement and Disclosure (the "Agreement"). CUSB Bank does not charge for Text Banking. However, your mobile service provider may charge for sending and receiving text messages on your mobile phone. Check with your service provider for details on specific fees and charges that may apply.

Message and data rates may apply.

Text STOP to 89549 to stop text alerts and text HELP to 89549 for help.

Your use of the Text Banking Service ("Service") constitutes your agreement to these terms and conditions. We may amend these terms, and modify or cancel the Service or any of its features without notice.

You agree to provide us with a valid mobile number. You agree that we may send you text messages through your wireless provider. We do not charge for the Service, but you are responsible for all charges and fees associated with text messaging imposed by your wireless service provider.

You understand that balances provided may not include recent or pending transactions that have not yet posted to your account and that other restrictions may apply. See your account agreement for more information.

Notify us immediately of any changes to your registered Device. In case of unauthorized access to your Device or Service, you agree to cancel enrollment associated with the Device immediately.

You agree to indemnify, defend, and hold us harmless from any third party claims, liability, damages or costs arising from your use of the Service or from you providing us with a phone number that is not your own.

You agree that we will not be liable for failed, delayed, or misdirected delivery of any information sent through the Service; any errors in such information; any action you may or may not take in reliance on the information or Service; or any disclosure of account information to third parties resulting from your use of the service. We will not be liable to you for special, indirect or consequential damages.