

TVA Community Credit Union SMS Privacy Policy

Effective Date: March 2025

TVA Community Credit Union ("we," "our," or "us") is committed to protecting your privacy. This **SMS Privacy Policy** explains how we collect, use, and protect your information when you subscribe to receive SMS messages from us.

1. Information We Collect

When you opt-in to receive SMS notifications from **TVA Community Credit Union**, we may collect:

- Your **mobile phone number**
- Your **preferences** for SMS communications
- Any **responses or interactions** with our messages

2. How We Use Your Information

We use your phone number to:

- Send **account alerts, transaction notifications, and security updates.**
- Provide **loan application status updates and financial service reminders.**
- Deliver **promotional messages and special offers** (if you opt in).
- Offer **customer support and assistance** via SMS.

3. SMS Opt-In and Opt-Out

- By providing your phone number, you consent to receive SMS messages from **TVA Community Credit Union.**
- You can **opt-out** anytime by replying **STOP** to any message.
- Message frequency may vary. Standard **message and data rates** may apply.

4. Data Security

We take steps to protect your information, but **SMS communication is not entirely secure.** Please do **not** share sensitive information (e.g., account numbers, passwords) via text messages.

5. Sharing Your Information

We do **not** sell, rent, or share your phone number with third parties for marketing purposes. However, we may share your information:


- With **trusted service providers** who help us deliver SMS messages.
- If required by **law enforcement** or **legal processes**.


6. Changes to This Policy


We may update this policy periodically. Changes will be posted on our website with the updated effective date.

7. Contact Us

For questions about this SMS Privacy Policy, contact us:

 **Email:** info@tvacuweb.com

 **Phone (Member Services):** 256-386-3000 or 888-274-2128

 **Address:** 1405 S Wilson Dam Rd, Muscle Shoals, AL 35661

8. Compliance & Legal Disclosures

TVA Community Credit Union complies with applicable federal and state regulations regarding SMS communications, including:

- **Telephone Consumer Protection Act (TCPA):**
 - By opting into SMS communications, you provide express consent to receive messages from **TVA Community Credit Union** at the phone number provided.
 - You may revoke consent at any time by replying **STOP** to any message.
- **CAN-SPAM Act:**
 - We ensure all SMS communications contain accurate sender information and a clear opt-out mechanism.
 - We will honor all opt-out requests promptly.
- **Gramm-Leach-Bliley Act (GLBA) & Data Privacy Protection:**
 - We do not share, sell, or disclose your personal information to third parties for marketing purposes.
 - SMS messages may contain sensitive information; however, we advise against sharing account numbers, Social Security numbers, or other confidential details via SMS.
- **Fair Credit Reporting Act (FCRA):**
 - If SMS messages pertain to credit-related services, we follow FCRA guidelines to ensure accuracy and consumer rights protections.

9. Disclaimer of Liability

TVA Community Credit Union is not responsible for any **delayed or undelivered messages** due to carrier issues. By opting in, you acknowledge that **message and data rates may apply** depending on your mobile carrier plan.