Privacy Policy for SMS Text Messaging

The District Credit Union Privacy Policy for SMS Text Messaging

1. Introduction
The District Credit Union ("we," "us," or "our") is committed to protecting your personal information and ensuring that your privacy is respected. This Privacy Policy explains how we collect, use, share, and protect information about you in connection with our SMS text messaging service provided through RingCentral. By using our SMS text messaging services, you agree to the terms outlined in this policy.

When you opt-in to receive SMS messages from The District Credit Union, you will receive informational or promotional texts related to your membership, account activity, special offers, or services.

2. Information We Collect
When you opt into our SMS messaging service, we may collect certain information, including:

Personal Identifiable Information (PII): Name, phone number, and account information.
Usage Data: Message history, including the content of messages, message frequency, and message delivery status.

3. How We Use Your Information
We use your information to:

- Provide you with SMS messages about account updates, transaction alerts, marketing offers, and other informational messages.
- Authenticate your identity for security and fraud prevention.
- Improve our service based on your usage patterns and preferences.

4. SMS Consent, STOP/HELP Instructions & Frequency Disclosure. By opting in to receive SMS messages from us, you consent to receive recurring text messages. Message frequency will vary based on your interactions and account status, typically between 1–4 messages per month.

- To stop receiving messages, reply STOP at any time.
- For help, reply HELP or contact us directly at 303-360-0987.
- Message and data rates may apply depending on your mobile carrier plan.

Participation is not required to use any services or open an account with The District Credit Union.

5. Legal Basis for Processing
We process your information based on your consent when you opt into receiving SMS messages. You have the right to withdraw your consent at any time by replying “STOP” or by contacting us at 303-360-0987.

6. Sharing Your Information
Your information is only shared with our SMS messaging service provider, RingCentral, and any other third parties necessary to deliver the messaging services. All parties have agreed to secure and protect your information according to applicable laws.

7. Security Measures
We implement organizational and technical security measures to protect your information. While we strive to use industry-standard security, no system can guarantee complete security.

8. Changes to This Privacy Policy
We may update this Privacy Policy periodically. Any changes will be posted on our website, and we will notify you of significant changes by SMS or email where required by law.

9. **Contact Us**
For questions about this Privacy Policy, please contact us at:

Email: memberservices@districtcreditunion.com
Phone: 303-360-0987
Address: 751 Chambers Rd., Aurora, CO 80011