



State Bank of Waterloo Text Banking Agreement

State Bank of Waterloo Text Banking is a service provided by State Bank of Waterloo. The terms “we”, “us” or “our” mean the bank. The terms “you” or “your” mean the customer who uses this service.

By using the State Bank of Waterloo Text Banking service, you agree to the following terms and conditions:

1. We may send any State Bank of Waterloo Text Banking message through your communication service provider in order to deliver them to you. You agree that your communication services provider is acting as your agent in this capacity.
2. You agree to provide a valid phone number for this service so that we may send you certain information about your applicable account. We will determine in our sole discretion what information we make available through this service.
3. You agree to indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your provision of a phone number that is not your own or your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of the Agreement.
4. You are responsible for adding, changing and/or deleting text message alerts when there is an account ownership change.
5. State Bank of Waterloo Text Banking is provided for your convenience and does not replace your monthly account statement(s), which are the official record of your accounts.
6. This service may not be encrypted and may include personal or confidential information about you, such as your account activity or status. You agree to protect your communications device that receives information through this service and not to let any unauthorized person have access to the information we provide to you through this service.
7. We will not send you marketing messages through the State Bank of Waterloo Text Banking service.
8. Receipt of account information through State Bank of Waterloo Text Banking may be delayed or impacted by factor(s) pertaining to your phone carrier or other parties.
9. We will not be liable for losses or damages caused in whole or in part by your actions or omissions that result in any disclosure of account information to third parties. Also, nothing about State Bank of Waterloo Text Banking creates any new or different liability for us beyond what is already applicable under your existing account agreements.
10. State Bank of Waterloo Text Banking is only available to customers who have a consumer deposit account with us, or such other accounts as we make available from time to time in our sole discretion.

11. There is no separate service fee for this service but you are responsible for any and all charges, including, but not limited to, fees otherwise applicable to your account(s) and fees associated with text messaging imposed by your communications service provider. **Message and data rates may apply. Such charges may include those from your communications service provider.** Message frequency depends on user preferences.

12. **To cancel this service, send STOP to 39257 at any time.** For help or information on these products, send HELP to 39257. You will never receive a State Bank of Waterloo Text Banking message that asks you to send us any sensitive personal or financial information such as your social security number or your full account number. If you ever receive such a request for sensitive personal or financial information, do not respond to the message and call us at 618-939-7195 to report the incident. For additional assistance, contact customer service at 618-939-7195.

The terms and conditions in this Agreement are in addition to, and do not supersede or replace, any other agreements applicable to any of your accounts with us.