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### **Purpose of This Policy**

At Soarion Credit Union ("we," "us," "our"), we value your privacy and are committed to protecting your personal information. This SMS Privacy Policy outlines how we collect, use, disclose, and safeguard your personal information when communicating with you via SMS. SMS communications are used exclusively for:

- Providing important notifications, accounts alerts, service notifications, and other information via SMS
- Conversational purposes to assist with member-initiated inquiries.
- One-time passcodes (OTPs) to confirm your identity securely.

### **Information We Collect**

We collect the following information in connection with SMS communications:

- Phone Number: Required to send you SMS/text messages.
- Name: Optional but helps personalize our messages.
- Consent Records: To document your opt-in/opt-out to our SMS/texting services.
- SMS Details: Includes timestamps, delivery confirmation, and message content (limited to service-related messages).

### **How We Use Your Information**

We use SMS data strictly for:

- Sending you updates, important notifications, account alerts, service notifications, and other information via SMS/text messages.
- Responding to your inquiries and providing member support.
- Monitor and analyze trends, usage, and activities related to our SMS/texting services.
- Sending one-time verification codes for secure authentication.
- Message frequency may vary depending on your preferences and activity.

We do not use your phone number or SMS interactions for marketing, promotional messages, or other unrelated purposes.

### **Disclosure of Information**

We do not sell, share, or disclose your phone number or SMS data to third parties, except:

- Service Providers: Third-party vendors who assist us in operating our SMS/texting services and conducting our business.
- Legal Compliance: When required by law, such as to comply with a subpoena, or similar legal process.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

## **Security of Your Information**

We protect your SMS-related data through:

- Secure transmission and encryption of OTPs and SMS messages.
- Limiting access to employees who need this information to assist you.
- Regular monitoring to ensure compliance with applicable regulations.

## **Your Rights**

You may opt out of receiving SMS communications at any time by replying “STOP,” “QUIT,” “END,” “REVOKE,” “OPT-OUT,” “CANCEL,” or “UNSUBSCRIBE” to any of our messages or contacting us directly. Please note: Opting out may affect your ability to engage in SMS-based support or receive OTPs. You can enroll by replying “START” to any of our messages or contacting us directly.

## **Messages and Data Rates**

Message and data rates may apply. Check with your mobile carrier for details.

## **Contact Information**

For questions about this policy or to manage your preferences, contact us at:

- Phone: 210.673.5610
- Address: 1560 Cable Ranch Road, Ste 200 San Antonio, TX 78245