



This Agreement is entered into between Wings Credit Union, Wings Credit Union doing business as ("d/b/a") Ent Credit Union ("Credit Union") and any person who has enrolled in this service through the Credit Union's Digital Banking.

Please contact the Credit Union with any questions at 1 (800) 525-9623. The Credit Union uses SMS/Text messages to send a one-time passcode to provide additional authentication.

1. Message Delivery and Frequencies: For one-time passcode messages, you will receive one message per request.
2. To stop all alert SMS messages from Digital Banking to a phone number, text from the phone number you no longer wish to receive text messages. Texting "STOP" will stop all SMS messages from Digital Banking to that phone number.
3. Once unsubscribed, if you decide to opt-in again to receive messages by SMS, texting "START" will opt you back in to the SMS program.
4. If you are experiencing issues with the messaging program you can reply with the keyword "HELP" to get more information, or you can call the Service Center directly at 1 (800) 525-9623.
5. Carriers are not liable for delayed or undelivered messages.
6. Message and data rates may apply to any messages sent to you from the Credit Union and to the Credit Union from you. If you have any questions about your text or data plan, please contact your wireless provider.
7. PII (personal identifiable information) obtained from this short code will not be shared with third parties for their own marketing. For more information, please see our [Privacy Policy](#).