



Text Offers and Information

Terms and Conditions

By opening an account with SOCU, you automatically opt in to receive text messages at the mobile number you provide during account setup. This opt-in includes informational, transactional, and promotional messages as described below.

- You consent to receive text messages from SOCU. If you provided consent in writing, sent a return text “Yes “or “Join”, or clicked on the web opt-in, the text messages may contain special offers or promote SOCU products. You own or are authorized to provide the telephone number that you used to opt-in. Your consent to receive these automated text messages is not a condition to receiving any SOCU product or service.
- You agree SOCU may use an electronic record to document your consent. To withdraw consent, request a free paper or email copy of the opt-in, or to update our records with your contact information, please call 815-673-5577. To view and retain an electronic copy of these Terms & Conditions or the rest of your opt-in, you will need (i) a device (such as a computer or cell phone) with internet access, and (ii) either a printer or storage space on such device. For an email copy, you’ll also need an email account you can access from the device, along with a browser or other software that can display the emails. These Terms & Conditions still will apply if you withdraw the consent mentioned above or opt-out of the SOCU text message service.
- You may revoke your consent to receive automated text messages at any time by sending a return text with **“STOP”**. Your opt-out request may generate either a confirmation text or a texted request to clarify the SOCU text message service to which it applies (if you have consented to more than one service). To complete your opt-out, please provide the requested clarification. Revoking your consent to receive automated marketing text messages from SOCU does not also revoke any consent you provided to receive automated text messages related to a specific transaction (for example, a loan application). For all further help or information send a return text with **“HELP”**.
- SOCU will not send you more than ten (10) text messages containing special offers or promoting SOCU products per month.
- SOCU charges no fee for text message services, but your cellular carrier’s message and data rates may apply.
- Text messages to SOCU phone numbers are not encrypted. Do not send sensitive or nonpublic personal information to SOCU in a text messages. No representative of SOCU will ever ask you to do this. If you receive a text message purported to be from SOCU that requests you send a text with sensitive or nonpublic personal information, please do not respond to it. Instead, contact SOCU immediately by telephone at 815-673-5577 during or after regular business hours.
- SOCU may send you text messages containing HTTPS links to exchange sensitive or nonpublic information online to an socu.org website. These links will open an socu.org website in your phone’s mobile browser with a “lock” icon to denote the encrypted HTTPS connection. Always verify the spelling of socu.org before you open any link to SOCU’s website.
- SOCU makes no warranty regarding availability or reliability of text message services, and SOCU shall have no liability related to any delay or failure in the delivery or receipt of text messages.
- SOCU may change these Terms and Conditions at any time, and such updated terms and conditions shall be effective when posted to SOCU’s website. SOCU will advise you if these Terms and Conditions change, and you agree to review the terms and conditions regularly to ensure you are aware of any changes. Your continued use of an SOCU text message service after the Terms and Conditions have changed shall constitute your acceptance of the new terms and conditions.
- SOCU may cancel your free subscription to any or all SOCU text message services or terminate any or all SOCU text message services at any time without notice to you.
- The terms of other agreements with SOCU may also apply to your use of any SOCU text message service. At a minimum, the terms of the SOCU Membership and Account Agreement apply to your use of SOCU text message services.
- Mobile phone numbers and SMS opt-in data will NOT be shared, sold or exchanged with third parties for marketing purposes. SOCU values your privacy. Please see SOCU’s Privacy Notice and Disclosures at: <https://socu.org/footer/privacy>