



## Short Code Terms of Service

1. **Short Code Campaigns** – Mountain America has two separate SMS programs that *utilize separate Short Code numbers* for their distinct use cases. These two programs are known as “**SMS Chat**” and “**Account Notifications**”. These programs are used to enhance, and better support, Member needs and account control. Each program has a separate process to consent and join, as listed below.
  - **Account Notifications (62321)** – This program, with its own separate short code number, enables account holders to receive SMS notifications based on events and rules they define within their account. To join this program Members need to first login to their account. Then go to - *Settings (top right corner) >> Notifications*. After providing a number to receive SMS messages to, and agreeing to the Privacy and Terms of Service, events and alerts are then available to use and customize.
  - **SMS Chat (28042)** – This program, with its own separate short code number, enables Members and Employees to communicate over SMS while working on services, products, or general support issues. To join this program a Member needs to first, either visit a Branch or call the Service Center (1-800-748-4302). Then while working with an Employee, the Member can ask to join the SMS Chat program. In order to continue working on the product, service, or issue. A service and privacy statement will then be read to the Member, to which the Member must verbally agree and consent to. The Employee will then initiate messaging through the number provided.
2. **Involved Third Party** – SMS messages are sent through a third party server, however any messages persisted in the third party server are deleted after the backup expiration and no data is retained there.
3. **Unsubscribe or Cancel** – Both Programs can be unsubscribed to at any time. The process for each Program is listed below.
  - **Account Notifications** - Members can cancel the Account Notifications service at any time. There are two methods to cancel, as listed below.
    - i. The first cancellation method is to text “**STOP**” to the short code number. After a Member sends the SMS message “**STOP**”, they will then receive a response message to confirm they have been unsubscribed. After this, the Member will no longer receive SMS Account Notifications. To re-subscribe text the word “**JOIN**” to the short code number.

- ii. The second cancellation method can be accessed after a Member logs into their account. Then goes to - *Settings (top right corner) >> Notifications*. There the Member can click the toggle to disable all alerts configured for their account.
  - **SMS Chat** – Members can cancel the SMS Chat service at any time. To cancel, text “STOP” to the short code number. After a Member sends the message “STOP”, they will then receive a response to confirm they have been unsubscribed. After this, the Member will no longer receive SMS Chat messages. To re-subscribe text the word “JOIN” to the short code number.
4. **Help** - If at any time a Member forgets what keywords are supported, they can text "HELP" for help. After sending the SMS message "HELP" to the short code. The Member will receive a message with instructions on how to use the service, how to unsubscribe, and our Service Center phone number of **1-800-748-4302**.
5. **Carriers** - We are able to deliver messages to the following mobile phone carriers:

**Major carriers:** AT&T, Verizon Wireless, Sprint, T-Mobile, MetroPCS, U.S. Cellular, Alltel, Boost Mobile, Nextel, and Virgin Mobile.

**Minor carriers:** Alaska Communications Systems (ACS), Appalachian Wireless (EKN), Bluegrass Cellular, Cellular One of East Central IL (ECIT), Cellular One of Northeast Pennsylvania, Cincinnati Bell Wireless, Cricket, Coral Wireless (Mobi PCS), COX, Cross, Element Mobile (Flat Wireless), Epic Touch (Elkhart Telephone), GCI, Golden State, Hawkeye (Chat Mobility), Hawkeye (NW Missouri), Illinois Valley Cellular, Inland Cellular, iWireless (Iowa Wireless), Keystone Wireless (Immix Wireless/PC Man), Mosaic (Consolidated or CTC Telecom), Nex-Tech Wireless, NTelos, Panhandle Communications, Pioneer, Plateau (Texas RSA 3 Ltd), Revol, RINA, Simmetry (TMP Corporation), Thumb Cellular, Union Wireless, United Wireless, Viaero Wireless, and West Central (WCC or 5 Star Wireless).

\*\*\*Carriers are not liable for delayed or undelivered messages\*\*\*

6. **Message Frequency and Rates** - As always, message and data rates may apply for any messages sent to Members from us, and to us from Members. Message frequency is as follows:
- **Account Notifications** - Message frequency varies and is based on the events and activity within a Member’s account. As well as the customized rules configured by the Member.
  - **SMS Chat** - Message frequency varies. Messages are sent as necessary to complete the conversation regarding the Service, Product, or support issue that a Member inquires about.

7. **Questions** - If a Member has any questions about their SMS plan or data plan, it is best to contact their wireless provider.

For all other questions and issues regarding the services provided by these short codes, please call our Service Center at **1-800-748-4302**

8. **Privacy** - For any questions regarding privacy, please read our privacy policy:  
[www.macu.com/media/pdf/privacy-notice.pdf](http://www.macu.com/media/pdf/privacy-notice.pdf)