



SMS Program Description

St. Mary's Bank offers SMS text messaging services to support account security, identity verification, fraud prevention, and account servicing.

By enrolling in SMS services or providing your mobile phone number for authentication purposes, you agree to receive text messages from St. Mary's Bank related to:

- One-Time Passcodes (OTP)
- Multi-Factor Authentication (MFA)
- Identity Verification
- Fraud Prevention
- Security Alerts
- Online and Mobile Banking Access Verification
- Other account servicing communications related to your relationship with St. Mary's Bank

These messages are intended to protect your accounts and assist in verifying your identity.

Consent to Receive Text Messages

By providing your mobile telephone number and enrolling in SMS services, you expressly consent to receive text messages from St. Mary's Bank at the telephone number you provide.

You represent and warrant that:

- You are the authorized subscriber or user of the mobile telephone number provided.
- The mobile number is accurate and current.
- You will promptly notify St. Mary's Bank if the number changes.

Consent to receive SMS messages is not a condition of obtaining any product or service from St. Mary's Bank.

Message Frequency

Message frequency varies.

You will generally receive messages only when required for authentication, security monitoring, fraud detection, account servicing, or activities initiated by you.

Message and Data Rates

Message and data rates may apply. Charges are determined by your wireless carrier and are your responsibility.

Opt-Out Instructions

You may opt out of receiving SMS messages at any time by replying:

STOP

to any text message received from St. Mary's Bank.

After opting out, you may receive a final confirmation text message confirming your request.

Please note that opting out of SMS services may limit your ability to access certain online banking features, account security functions, authentication services, and fraud prevention tools, specifically certain security-related messages may be necessary to authenticate and protect your account.

You may also revoke your consent by contacting St. Mary's Bank through our Member Contact Center or by any other reasonable method that clearly communicates your desire to no longer receive SMS messages.

Help Instructions

For assistance, contact:

St. Mary's Bank Member Contact Center

603-647-1111

1-888-786-2791

P.O. Box 990

Manchester, NH 03105-0990

www.stmarysbank.com

Privacy

St. Mary's Bank uses your mobile telephone number solely for purposes related to account security, identity verification, fraud prevention, account servicing, and other authorized banking communications.

Consistent with our Privacy Notice:

- St. Mary's Bank does not share member information with nonaffiliated companies for their own marketing purposes.
- St. Mary's Bank has no affiliates that receive member information for marketing purposes.
- SMS opt-in information, consent records, and mobile phone numbers will not be sold, rented, or shared with third parties for their own marketing or promotional purposes.

St. Mary's Bank may utilize service providers to facilitate SMS delivery. Such providers may access information only as necessary to perform services on behalf of St. Mary's Bank and are required to maintain appropriate safeguards for member information.

Please review our Privacy Notice for additional information.

Security Notice

Text messages are sent through telecommunications networks that are not controlled by St. Mary's Bank and may not be secure.

For your protection:

- Do not send passwords, PINs, account numbers, Social Security numbers, or other sensitive personal information through text messages.
- St. Mary's Bank will never request your Online Banking password by text message.
- If you believe your mobile device, authentication credentials, or account access information have been compromised, contact St. Mary's Bank immediately.

Maintaining Current Contact Information

You agree to maintain a valid mobile telephone number in your account records and promptly notify St. Mary's Bank of any changes.

St. Mary's Bank is not responsible for messages sent to a mobile telephone number that remains associated with your account due to your failure to update your contact information. This requirement is consistent with your obligations under the Online Banking Access Agreement and your Information Concerning Your Account disclosure (ICYA).

Delivery Disclaimer

SMS delivery depends on wireless carrier networks and factors outside the control of St. Mary's Bank.

St. Mary's Bank does not guarantee that SMS messages will be delivered promptly or at all times. Delays may occur because of:

- Carrier outages
- Wireless network conditions
- Mobile device availability
- System maintenance
- Circumstances beyond the control of St. Mary's Bank

Wireless carriers are not responsible for delayed or undelivered messages.

Amendments

St. Mary's Bank reserves the right to modify these SMS Terms & Conditions at any time. Updated versions will be posted on our website and become effective upon posting unless otherwise required by law.

Governing Law

These SMS Terms & Conditions are governed by applicable federal law and the laws of the State of New Hampshire. Any disputes relating to these Terms & Conditions shall be subject to the same governing law provisions applicable within your Information Concerning Your Accounts (ICYA) disclosure.

Contact Us**St. Mary's Bank**

200 McGregor Street
Manchester, NH 03102
603-647-1111
1-888-786-2791

www.stmarysbank.com