

Telephone Consumer Protection Act (TCPA) Disclosure

As a member of Ripco Credit Union you agree to our [Account Ownership Agreement and Terms and Conditions](#). You also expressly consent to allowing Ripco Credit, its affiliates, agents, assigns and service providers contact you at any telephone number you have or in the future provide and that is associated with your account(s). These numbers include but are not limited to cellular phones, wireless telephone numbers or other wireless devices, regardless of whether you incur charges as a result. You have the right to revoke consent by notifying Ripco Credit Union through any reasonable means.

The following is the relevant excerpt from *Ripco's Important Account Information for Our Members* brochures, which includes **Terms and Condition, Electronic Transfers, Funds Availability** and **Truth in Savings**.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS

- We may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. We need not remind you of our recording before each phone conversation.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we must first obtain your consent to contact you about your account because we must comply with the consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to this account, and as authorized by applicable law and regulations.
- Your consent does not authorize us to contact you for telemarketing purposes (unless you otherwise agreed elsewhere).

With the above understandings, you authorize us to contact you regarding this account throughout its existence using any telephone numbers or email addresses that you have previously provided to us or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of prerecorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.