

DIGITAL COMMUNICATIONS TERMS AND CONSENT

Website-hosted terms for text messaging, chat, and cobrowse

These terms apply when you use Red Canoe's text messaging, website chat, online banking chat, secure messaging, or cobrowse services. By enrolling, selecting "I Agree," initiating or continuing a covered interaction after receiving notice of these terms, you consent as described below.

1. Scope and acceptance

Red Canoe Credit Union ("Red Canoe," "we," "us," or "our") provides digital communication services for convenience. These terms supplement the agreements and disclosures governing your membership, accounts, products, and services. They do not amend those agreements or replace any disclosure or consent that applicable law requires us to provide separately.

You may choose not to use chat, text messaging, or cobrowse and may contact us by telephone or at a branch. Digital communication services, features, and availability may change or be unavailable from time to time.

2. Text messaging consent

When you provide or confirm a mobile telephone number, enroll in a Red Canoe text program, initiate a text conversation, or otherwise affirmatively agree to receive texts, you represent that you are the subscriber or customary user of that number, or that you have the subscriber's permission. You consent to receive text messages from Red Canoe and its authorized service providers at that number, including messages sent using automated technology where permitted by law.

Covered messages may include:

- Account servicing, transaction, balance, payment, security, and fraud-related communications;
- Application, loan, deposit, card, and business-services communications;
- Appointment reminders, document requests, status updates, and follow-up communications;
- Responses to questions and other conversational customer-service messages; and
- Other nonmarketing communications concerning your relationship or requested services.

This consent does not authorize marketing or promotional text messages. Red Canoe will obtain any additional consent required before sending marketing or promotional texts. Consent to receive marketing messages is not a condition of membership or purchasing any product or service.

Text-message conditions

- Message frequency varies based on your activity, requests, and selected services.

- Message and data rates may apply under your wireless plan. Red Canoe does not charge a separate fee for text messages.
- Wireless carriers are not liable for delayed or undelivered messages, and delivery is not guaranteed.
- Reply STOP to a message to opt out of further messages from that sending number or program. We may send one final message confirming the opt-out. You may also call 800-562-5611 to request assistance with text preferences.
- Reply HELP for help or call 800-562-5611.
- If your mobile number changes, is reassigned, or is no longer under your control, notify Red Canoe promptly and update your contact information.

Opting out of a text program does not prevent Red Canoe from contacting you through other lawful methods. Certain one-time security or authentication messages that you separately request may be governed by the request you initiate.

Text-message security

Text messages may not be encrypted and may be visible to anyone with access to your device or wireless account. Do not send your password, PIN, full Social Security number, full account or card number, card security code, security answers, or one-time passcode by text. Red Canoe will never ask you to provide a one-time passcode through text or chat.

3. Chat services

Unauthenticated website chat

Website chat that occurs before you sign in or complete an approved authentication process is unauthenticated. We will limit unauthenticated chat to general information, website navigation, general troubleshooting, and other assistance that does not require access to or disclosure of confidential account information. We may direct you to online banking, telephone service, a branch, or another secure channel.

Authenticated chat and secure messaging

Chat or secure messaging accessed after signing in to Red Canoe's digital banking service may allow account-specific assistance. Authentication does not guarantee that every request or transaction can be completed digitally. We may require additional verification, disclosures, approvals, signatures, or another channel based on the request, account ownership, risk, or applicable law.

You agree that information and instructions you provide will be complete and accurate. We may rely on instructions received through an authenticated channel to the extent permitted by applicable agreements, procedures, and law. We may decline, delay, or require additional verification for any request when reasonably necessary to protect you or Red Canoe.

Typing preview

When enabled, chat technology may allow an authorized Red Canoe representative to view text while you are typing and before you select Send. This feature is used to help us respond efficiently and may form

part of the interaction record. Do not type sensitive information prohibited by these terms. By continuing a chat after receiving notice of typing preview, you consent to this feature.

4. Cobrowse

Cobrowse allows an authorized Red Canoe representative to assist you by viewing the supported Red Canoe webpage or digital-banking screen you choose to share. Depending on the feature available, the representative may be able to highlight information, guide navigation, or interact with supported page elements. Cobrowse does not provide access to other applications, browser tabs, or areas of your device that are not part of the shared session.

Before cobrowse begins, you will be asked to provide separate, affirmative consent for that session. During cobrowse:

- You remain responsible for reviewing information, making selections, and authorizing any transaction or submission.
- Cobrowse consent does not authorize Red Canoe to complete a transaction or sign an agreement for you.
- Sensitive fields may be masked or restricted; nevertheless, do not display, type, speak, or send passwords, PINs, security answers, full Social Security numbers, full card information, or one-time passcodes.
- The representative may pause or end the session for security, privacy, technical, or operational reasons.
- You may end screen sharing or the cobrowse session at any time using the available control or by telling the representative to stop.

5. Monitoring, records, and quality

You consent to Red Canoe and its authorized service providers monitoring, recording, storing, and reviewing digital communications and related session information, including chat transcripts, text messages, secure messages, consent records, authentication events, cobrowse activity logs, and information visible through enabled typing-preview functionality. A cobrowse video or screen image will be retained only if the applicable service is configured to record it and notice is provided.

We may use these records to provide service, confirm instructions and consent, prevent or investigate fraud, monitor quality, train employees, resolve disputes, satisfy legal or regulatory requirements, and improve our services. Records will be retained according to Red Canoe's record-retention requirements.

6. Privacy and service providers

Information collected through digital communications is handled according to Red Canoe's applicable privacy notices and Digital Privacy Statement. Red Canoe may use authorized service providers to deliver or support these services, subject to applicable contractual, privacy, and security requirements. Wireless carriers and other communications providers may process message-routing and technical data under their own terms and privacy practices.

7. Electronic communications and records

You agree to communicate electronically during a covered interaction and understand that messages and consent records are electronic communications. These terms do not constitute consent to receive every legally required notice, disclosure, or record electronically. When E-SIGN or another law requires separate electronic-delivery consent, we will provide a separate process.

8. Security and authorized use

Use a secure device and network, protect access to your device and accounts, and end the interaction when finished. Do not impersonate another person, submit unlawful or abusive content, or use the services in a manner that disrupts operations or compromises security. If you believe your account, device, or telephone number has been compromised, end the interaction and call us promptly at 800-562-5611.

9. Ending service and changes

You may end a chat or cobrowse session at any time and may opt out of text messages as described above. We may suspend or end an interaction for security, operational, legal, abusive-conduct, or other reasonable concerns. We may update these terms by posting a revised version and effective date. When required, we will request renewed consent.

10. Contact us

Questions about these terms or your digital communication preferences? Call 800-562-5611, visit redcanoecu.com, or visit a Red Canoe branch.