

# Privacy Policy for SMS Communication

**Effective Date:** December 3<sup>rd</sup>, 2024

Mid-Atlantic FCU ("we," "our," or "us") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, and safeguard your personal information when you interact with us through SMS communication. By opting in to receive SMS messages, you agree to the collection and use of your information as outlined below.

## 1. Information We Collect

We may collect the following types of information when you interact with us through SMS:

- **Personal Information:** Your mobile phone number, name, and any other information you voluntarily provide.
- **Usage Information:** Information about how you interact with our messages, such as open rates, response rates, and interaction details.

## 2. How We Use Your Information

We use your information for the following purposes:

- **To send SMS communications:** Providing information, promotions, updates, and customer support messages related to our services or products.
- **To improve our services:** Monitoring message delivery and effectiveness to ensure we are providing valuable communication.
- **To comply with legal obligations:** Where required, to comply with applicable laws, regulations, and legal processes.

## 3. Data Sharing

We do not share, sell, or rent your personal information to third parties for their marketing purposes. However, we may share your information with third-party service providers who help us send SMS messages, analyze usage data, or support our operations, but they are prohibited from using your information for purposes other than those specified in this Privacy Policy.

## 4. Data Security

We take reasonable measures to protect the security of your information. However, no method of transmission over the internet or via SMS is 100% secure. We cannot guarantee the absolute security of your personal information.



## 5. Opt-In and Opt-Out

- **Opt-In:** By providing your mobile phone number, you consent to receive SMS communications from us.
- **Opt-Out:** You can opt out at any time by replying with "STOP," "CANCEL," or similar keywords to any SMS message you receive from us. After opting out, we will no longer send you SMS messages.

## 6. Your Rights

- Depending on your location, you may have certain rights concerning your personal data, such as:  
Accessing the data we hold about you.
- Requesting correction or deletion of your personal information.
- Objecting to or restricting the processing of your data.

To exercise these rights, please contact us at Mid-Atlantic FCU, 301-944-1800, email us at [Mafcu@mafcu.org](mailto:Mafcu@mafcu.org) or visit our website at [www.Mafcu.org](http://www.Mafcu.org).

## 7. International Data Transfers

If you are located outside of the country where our servers are based, please note that your personal information may be transferred to a different country for processing. We will take all steps necessary to ensure your information is handled securely.

## 8. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. When we make changes, we will post the updated policy on our website and update the "Effective Date" at the top of this page. We encourage you to review this policy periodically.

## 9. Contact Us

If you have any questions or concerns about this Privacy Policy, please contact us at:

Mid-Atlantic FCU

301-944-1800

[Mafcu@mafcu.org](mailto:Mafcu@mafcu.org)

[www.Mafcu.org](http://www.Mafcu.org)

