

NCF Savings Bank

10DLC Messaging Privacy Policy & Terms and Conditions

Effective Date: May 21st, 2026

Last Updated: Adopted May 2026

NCF Savings Bank ("NCF Savings Bank," "we," "us," or "our") offers SMS messaging services using registered 10-digit long code ("10DLC") numbers to communicate with existing borrowers and account holders regarding their loan and account servicing needs.

This 10DLC Messaging Privacy Policy & Terms and Conditions document supplements our general Privacy Policy and Terms of Use and governs the collection, use, disclosure, and conditions of participation in any NCF Savings Bank SMS messaging program. By executing one or more Loan Communications Acknowledgment forms, and by enrolling in, using, or otherwise participating in our messaging services, you consent to receive account-related text messages as described herein and agree to this 10DLC Messaging Privacy Policy & Terms and Conditions, our general Privacy Policy, and our Terms of Use, each of which is incorporated herein by reference.

[Privacy Policy: https://www.ncfsb.com/privacy-policy](https://www.ncfsb.com/privacy-policy)

[Terms of Use: https://www.ncfsb.com/terms](https://www.ncfsb.com/terms)

1. Definitions

- Messaging Services means SMS text messages sent to or from NCF Savings Bank 10DLC numbers.
- 10DLC means a 10-digit long code telephone number registered for application-to-person messaging under carrier and industry rules.
- Subscriber, Recipient, or Customer means any person who provides a mobile phone number and consents to receive account-related text messages from NCF Savings Bank.
- Message Metadata means information about a message, such as timestamp, delivery status, routing information, error codes, and opt-in or opt-out status, but not necessarily the message content itself.
- Account-Related Messages means transactional and customer service messages regarding an existing loan or account relationship, including payment reminders, past-due notices, document requests, fraud or security alerts, and other loan servicing or account support communications.

2. Information We Collect

When you enroll in or use our Messaging Services, we may collect:

- Your mobile phone number and any related contact information you provide to us.
- Information needed to verify your identity, your account relationship, and your consent.
- Message content, if retained by our systems or service providers.
- Message metadata, including timestamps, delivery receipts, opt-in and opt-out records, and message routing data.
- Other personal information as described in our general Privacy Policy.

3. How We Use Messaging Data

We may use this information to:

- Deliver account-related text messages to you.
- Process and maintain records of your consent, opt-ins, opt-outs, and re-enrollment requests.
- Communicate with you regarding your loan or account, including payment reminders, past-due notices, document requests, fraud alerts, and other servicing matters.
- Respond to HELP, STOP, START, and other keyword-based requests.
- Maintain records required by law, carriers, auditors, regulators, and internal compliance requirements.
- Detect, prevent, and investigate spam, fraud, abuse, unauthorized access, and other unlawful or improper activity.
- Improve the reliability, security, and effectiveness of our Messaging Services.

4. Consent, Opt-In, and Opt-Out

NCF Savings Bank sends SMS messages only to customers who have provided consent to receive account-related text messages.

Customers opt in during the loan closing process by executing a signed Loan Communications Acknowledgment form authorizing NCF Savings Bank to contact them by phone, text message, or email regarding their account-related servicing communications. This consent applies to account-related communications in connection with an existing customer relationship.

By opting in, you agree that NCF Savings Bank may send you recurring account-related text messages regarding your loan or account. Message frequency varies based on account activity, servicing needs, and customer interaction.

You may opt out of receiving text messages at any time by replying STOP to any message. After we process your request, you will receive a confirmation message indicating that you have been unsubscribed and will no longer receive text messages unless you opt in again.

If you previously opted out and wish to resume receiving text messages, you may reply START where supported or provide new consent through an authorized enrollment process.

For assistance, you may reply HELP where supported or call the phone number provided in the applicable message.

Message and data rates may apply. Your wireless carrier's standard messaging and data charges may apply to any messages you send or receive.

5. Types of Messages You May Receive

If you consent to receive text messages from NCF Savings Bank, you may receive account-related messages such as:

- Loan payment due reminders
- Past-due payment notices
- Requests for financial statements or other loan documentation
- Requests for identity verification or updated account information
- Fraud alerts or security-related notices
- Other loan servicing or account support communications

NCF Savings Bank's SMS program is intended solely for transactional and customer service purposes related to an existing account relationship. We do not use this program to send unsolicited marketing or promotional messages.

6. Sample Messaging Disclosures

Examples of messages you may receive include:

Sample Account Message: "NCF Savings Bank: Reminder - your loan payment is due on 4/15. Please ensure funds are available. Questions? Call (937) 845-4262. Reply HELP for assistance. Reply STOP to opt out."

HELP Response: "NCF Savings Bank: For assistance regarding your account, call (937) 845-4262. Msg & data rates may apply. Reply STOP to opt out."

STOP Response: "NCF Savings Bank: You have been unsubscribed and will no longer receive text messages. If this was a mistake, reply START to re-enroll. Msg frequency varies. Msg & data rates may apply. For assistance, call (937) 845-4262."

START / Re-Enrollment Response: "NCF Savings Bank: You are now enrolled to receive account-related text messages regarding your loan. Msg frequency varies. Msg & data rates may apply. Reply STOP to opt out or HELP for assistance."

7. Data Sharing

To provide Messaging Services and comply with legal, regulatory, and carrier requirements, we may share your information with:

- Wireless carriers and messaging service providers for message routing, delivery, campaign registration, and compliance.
- Service providers that support our messaging infrastructure, hosting, analytics, security, and related operations.
- Auditors, regulators, governmental authorities, courts, or law enforcement when required by law, regulation, subpoena, court order, or lawful request.
- Our affiliates, successors, assigns, agents, and contractors as necessary to service your account and administer Messaging Services, subject to appropriate confidentiality and security obligations.

We do not sell your mobile phone number, Messaging Data, or other personal information collected through our Messaging Services.

Mobile information will not be shared with third parties or affiliates for their marketing or promotional purposes.

8. Retention of Messaging Data

We may retain records of consent, including signed Loan Communications Acknowledgment forms and related opt-in, opt-out, and other Messaging Data, for as long as reasonably necessary to:

- Provide Messaging Services
- Maintain account and servicing records
- Demonstrate compliance with applicable laws, regulations, and carrier requirements
- Resolve disputes
- Enforce our agreements

- Protect our legal interests

Retention periods may vary depending on legal, regulatory, operational, and compliance needs.

9. Your Rights and Choices

Depending on applicable law, you may have rights regarding your personal information, including the right to request access to, correction of, or deletion of certain personal information.

You may always stop SMS communications by replying STOP.

For privacy-related questions, account communication questions, or requests regarding your information, please contact us using the information in the Contact Us section below.

10. Security

We use reasonable administrative, technical, and physical safeguards designed to protect your information from unauthorized access, use, alteration, and disclosure.

However, no method of electronic transmission or storage is completely secure, and we cannot guarantee absolute security.

11. Acceptable Use and Compliance

You agree not to misuse our Messaging Services, including by:

- Providing a mobile number that does not belong to you or that you are not authorized to use
- Attempting to interfere with or disrupt the operation of our messaging systems
- Using Messaging Services in violation of applicable law, carrier requirements, or industry guidelines
- Sending unlawful, fraudulent, abusive, or misleading communications in response to our messages

We reserve the right to suspend, restrict, or terminate Messaging Services if we detect or reasonably suspect misuse, abuse, fraud, or non-compliance.

12. Disclaimers and Limitation of Liability

Delivery of SMS messages is subject to effective transmission by your wireless carrier and third-party service providers. Carriers may delay, filter, block, or fail to deliver messages for reasons outside our control.

NCF Savings Bank is not liable for delayed, undelivered, or misdirected messages, or for any losses, damages, or costs arising from carrier outages, network failures, filtering, or other circumstances beyond our reasonable control.

To the fullest extent permitted by law, Messaging Services are provided "as is" and "as available," without warranties of any kind, express or implied.

13. Changes to This Messaging Privacy Policy & Terms and Conditions

We may revise or update this 10DLC Messaging Privacy Policy & Terms and Conditions from time to time.

If we make material changes, we will post the updated version on this page and revise the Effective Date or Last Updated date above. Your continued participation in our Messaging Services after any update constitutes acceptance of the revised terms, to the extent permitted by law.

14. Contact Us

If you have questions about this 10DLC Messaging Privacy Policy & Terms and Conditions or our Messaging Services, please contact:

NCF Savings Bank

400 N Main St

New Carlisle, OH 45344

Phone: (937) 845-4262