

## **Alerts Disclosure**

Electronic alerts (" Alerts") are automatic messages sent about your Utah Heritage Credit Union accounts. These alerts are delivered automatically to your e-mail address as certain conditions are met within your account. For example, you may choose to be notified when your balance drops below a selected dollar amount.

## **Delivery of Alerts**

Alerts are sent only to the designated e-mail address you specify upon enrolling in the service. You may receive alerts via a computer through most personal e-mail addresses. In addition, cellular phones that accept messaging are eligible to receive Alerts from Utah Heritage Credit Union. There may be additional charges from your cellular provider when receiving messages on your cellular phone.

The e-mail address you specify may be changed at any time by accessing the Alerts feature within Online Banking. This e-mail address will not be updated if submitting a change of address on your account. If your e-mail address should change, it is your responsibility to update the information as soon as possible. Our Member Services Representatives are available for additional assistance.

Individual alerts may be canceled at any time by using the delete option on the Alerts main menu. To suspend all alerts until further notice, change the system status to inactive. All entered information will be retained until you reactivate your alerts account.

## **Alert Content**

You acknowledge that alerts sent through this system may contain account and personal information. No encryption or encoding is used when sending messages. Although we will not disclose your full account number, you may consider the e-mail content to be of a sensitive nature. Utah Heritage Credit Union will never disclose or ask you to disclose your account number or PIN via e-mail.

## **Disclosure Statement**

Though Utah Heritage Credit Union will attempt to notify you of problems in delivering your alerts, you acknowledge that Utah Heritage Credit Union is not liable for misdirected, returned, or undeliverable messages as a result of the following circumstances: (1) Incorrect or invalid e-mail address; (2) Canceled or inactive e-mail accounts; (3) Lack of Internet or cell phone service provider; (4) Factors outside of Utah Heritage Credit Union control.

Information disclosed in alert messages are for information purposes only. Account information or data cannot be manipulated or changed via e-mail. Please use Online Banking, the mobile app or visit one of our branch locations to access your account. Please refrain from relying on the Alerts system as the primary means of governing your Utah Heritage Credit Union account.