

Text Message Banking Services Terms and Conditions

Thank you for using Text Message Banking Services, hosted and powered by CSI. **Message and Data Rates May Apply to use this service.** For help, text "HELP" to **662265**. **To cancel your text message banking service, send a text "STOP" to 662265 at any time.** You can also cancel the service by logging into Online banking, going to the Mobile tab, and deactivating the service. In case of questions please contact customer service at support@peoplesbank.bank or call 866-454-4735.

Privacy Policy: This service is provided under the terms of the privacy policy provided by People's Bank of Commerce. <https://www.peoplesbank.bank/privacy-policy>

Terms and Conditions:

- Program: People's Bank of Commerce offers its end users mobile access to their account information (e.g., for checking balances and recent transactions) over SMS, as well as the option to set up alerts for their accounts and other functionality. Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving a text message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be ongoing. Standard messaging charges apply. Customers will be allowed to opt out of this program at any time.

SMS Account Options:

- BAL (returns default account)
- BAL ALL (returns all accounts)
- BAL [alias] (returns alias account)
- ACT (returns activity default account)
- ACT [alias] (returns activity alias account)
- CMD (returns short list of commands)
- HELP (provides a phone number for support)

Additional Information:

- Questions: You can contact us at any time via email at support@peoplesbank.bank or call 866-454-4735.
- To Stop the Program: To stop the messages coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to 662265. You'll receive a one-time opt-out confirmation text message. And after that, you will not receive any future messages.
- Deactivating mobile phone number: If you deactivate cellular service for the mobile phone number that you enrolled in the Text Message Banking Service, you are responsible for deactivating that same phone number as described in how To Stop the Program above.
- Terms & Conditions: By participating in the Text Message Banking Services program hosted by CSI, you are agreeing to the terms and conditions presented here.