



## Text Message Banking Services Terms and Conditions

### Terms and Conditions:

- **Program:** Axos Bank® offers its end users mobile access to their account information (e.g., for checking balances and recent transactions) over Short Message Service (SMS), as well as the option to set up alerts for their accounts, transactional account messages and marketing messages. This program will be ongoing.
- **Program Requirements:** Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. Users can enroll by requesting a one-time password, setting up an alert in Online Banking, starting an application process and consenting to SMS opt in, by submitting an inquiry and consenting to SMS opt in.
- **Cost:** Standard messaging and data rates may apply.
- **Frequency:** Message frequency varies by account and preferences. 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.
- **Opting in to the SMS text program is not a condition to purchase Bank services.** Example - Consent to receive transactional account messages and marketing text messages is not required as a condition of purchasing any goods or services. Texts may be sent using an automatic telephone dialing system. Text messages may be transmitted automatically. If your mobile phone is off, out of range, or subject to a variety of other conditions, you may not receive the message or messages may be delayed. Wireless carriers are not liable for delayed or undelivered messages. T-Mobile is not liable for delayed or undelivered messages.
- **Who Supports the Program:** Many carriers support Text banking; however, some pre-paid plans do not support text banking. Check with your individual carrier to confirm availability.
- **To Stop the Program:** To stop marketing and transactional messages from coming to your phone, you can opt out of the program via SMS.
  - For marketing messages, just send a text that says, "STOP" to mobile code 20220.
  - For transactional messages, just send a text that says, "STOP" to mobile code 23232.
  - For service messages, just send a text that says, "STOP" to mobile code 167167

You will receive a one-time opt-out confirmation text message, and after that, you will not receive any future messages. Users have the ability to opt out of this program at any time.

- **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 "To Stop the Program" above.
- **For Help:** Text "HELP" to the designated mobile code. To cancel your text message banking service, send a text "STOP" to designated mobile code at any time. You can also cancel the service.
- **Questions:** You can contact us at any time at 888-502-2967 for Axos customer support, 877-472-9200 for UFB Direct customer support, 855-232-2967 for Nationwide® Banking Services Provided by Axos Bank customer support or from your mobile phone by sending a text message with the word "HELP" to designated mobile code.
- **Terms & Conditions:** By providing your express written consent by selecting Accept on "Receive Text Message Alerts" for the Text Message Banking Services, by requesting a one-time verification via text message, or by initiating a text to an Axos Bank short code, you are agreeing to the terms and conditions presented here.