

Farmers Trust and Savings Bank

SMS/Text Messaging Terms and Conditions

By providing your cell phone number, you have provided **Farmers Trust and Savings Bank** with consent to send you text messages in conjunction with the services you have requested.

- You understand that these informational messages could be appointment reminders, notifications regarding your account, payment reminders, suspicious activity, etc.
- You understand that message frequencies will vary
- You understand your cellular provider's Message and Data Rates may apply to our confirmation message and all subsequent messages.
- You understand the text messages we send may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private. NO CONFIDENTIAL INFORMATION SHOULD BE SENT VIA TEXT MESSAGE.
- You understand if at any time you need our assistance or contact information, simply text "HELP" or email us using the below contact information. Some of the text messages we send may include links to websites. To access these websites, you will need a web browser and Internet access.
- You understand if you wish to stop receiving text messages, simply reply to any text message with "OPTOUT" or "STOP" If you need further assistance, please call or email us using the contact information below.
- You understand it is your responsibility to notify us immediately if you change mobile numbers or plan to provide your phone to another person. You agree and consent to be contacted by **Farmers Trust and Savings Bank**, our agents, employees, attorneys, and affiliates through the use of email, and/or telephone calls and/or SMS text messages to your cellular, home or work phone numbers, as well as any other phone number you have provided in conjunction with this account.

If you need further assistance, please contact our Member Service Team at:

Email: contact@ftnsbank.com

Phone: Earling Branch- (712) 747-2000

Harlan Branch- (712) 235-2000

Woodbine Branch- (712) 647-3375