



TEXT BANKING USAGE TERMS AND AGREEMENT

Last Review Date: May 31, 2018

Text Banking Terms and Agreement

SUMMARY OF TERMS: By entering your phone number, you acknowledge that you agree to the terms of service and are subscribed until you send STOP to IFEB Text Banking. IFEB Text Banking works with all major mobile phone carriers, however, smaller carriers may not be supported; and as such, there is no guarantee of service. Carrier messaging & data rates may apply.

By entering your phone number, you confirm that you hold the account corresponding to the mobile phone number you have entered, or that you have the account holder's permission to use this service.

For help, send HELP to [Text Number]. To cancel, text STOP to [Text Number] at anytime. For any questions or assistance, visit www.ifeb.bank or call Customer Service at 1-833-623-6021.

IFEB Text Banking Number

Text Number = "226563"

Program Description

For information and funds transfer between your enabled accounts, text the following commands to "226563".

BAL - account balances

HIST <account nickname> - account history

XFER <account nickname1> <account nickname2> <amount> - transfer funds from one account to another. Enter full amount using dollar, decimal and cents.

HELP - IFEB's website address, customer service email address and phone number

STOP - disable text banking for the enrolled mobile device (To reactivate, login to Online Banking.)

LIST - list of available commands

Main Office

The Hato Rey Center
268 Ponce de Leon Ave.
Suite 1012
San Juan, PR 00918

Compliance

2251 Vantage Street
Suite 400
Dallas, TX 75207

T. 214-739-2424

E. compliance@ifeb.bank

www.ifeb.bank

Support Carriers

IFEB Text Banking is compatible with the majority of mobile carriers. We, however, cannot guarantee service. If you are having trouble utilizing IFEB Text Banking, please email us at customerservice@ifeb.bank or call 1-833-623-6021.

Cost

There is no charge for using IFEB Text Banking or Text Banking Alerts. Carrier message and data rates may apply.

How to opt-out

To opt-out of IFEB Text Banking Alerts, reply STOP to “**226563**”. An unsubscribe message will be sent to your number confirming the cancellation, but no more messages will be sent after that one.

Support/Help

For support or information about IFEB Text Banking Alerts, reply help to “**226563**”. Optionally, you may email us at customerservice@ifeb.bank or call 1-833-623-6021.

If you have any questions, please email us at customerservice@ifeb.bank or call 1-833-623-6021.

