

## Texans Credit Union Chat Terms and Conditions

### 1. Acceptance of Terms

By using this Chat service ("Service"), you agree to comply with and be bound by the following terms and conditions of use, which together with our privacy policy govern Texans Credit Union's ("Texans CU") relationship with you in relation to this Service.

### 2. Use of the Chatbot

- The Service is provided for general information and assistance purposes only. It is designed to provide automated responses to inquiries about our products and services.
- The Service may not be able to respond to all inquiries, and responses may not be accurate or complete.
- The information provided by the Service should not be considered as professional advice. For specific advice, please contact our member services team directly.
- The Service does not include or constitute electronic services or electronic funds transfers.

### 3. Data Collection and Privacy

- When you interact with the Service, we may collect certain information from you, such as your name, email address, and details of your inquiry.
- All information collected will be used in accordance with our [Online and Texans CU Mobile App Privacy Policy](#) and [Privacy Policy – Information Sharing and Marketing](#).
- You agree we may record and store video, audio, or chat communications of your interactions through the Service. By using this Service, you consent to having your image, voice and chat communications recorded for the duration of the interaction. Because we may store information shared during your use of this Service, we highly recommend not sharing cardholder information while using the Service.

### 4. Limitation of Liability

- Texans CU is not liable for any direct, indirect, incidental, consequential, or punitive damages arising out of your use of the Service.
- We do not guarantee that the Service will be available at all times or that it will operate without errors.

### 5. Modifications to Terms and Conditions

- We reserve the right to modify these terms and conditions at any time. Any changes will be effective immediately upon posting on our website.
- Your continued use of the Service after any changes indicates your acceptance of the new terms and conditions.

### 6. Governing Law

These terms and conditions are governed by and construed in accordance with the laws of Dallas County, Texas, and you irrevocably submit to the exclusive jurisdiction of the courts in that location.

### 7. Contact Us

If you have any questions about these terms and conditions, please contact us by email at [memberservice@texanscu.org](mailto:memberservice@texanscu.org) or by phone at 972.348.2000 or 1.800.843.5295.