

***Pearl Hawaii Federal Credit Union***  
**Account Alerts Terms and Conditions**

Please read this information and print a copy  
or retain electronically for your records.

If you use the Account Alerts and Security Alerts services (“Service”), you will receive alerts sent to the mobile SMS or e-mail addresses you specify, regardless if you have opted out of receiving promotional e-mail or text messages. Please be aware that information transmitted via Internet e-mail may not be secure, and Pearl Hawaii Federal Credit Union cannot guarantee the security of any information transmitted to an Internet e-mail address. Please note that your mobile carrier may charge you for text messaging. Please check your mobile service agreement for details on applicable fees.

Although the Pearl Hawaii Federal Credit Union Service is designed to give you timely notice of specific events, it cannot provide immediate notice. You may encounter errors, interruptions, delays or failures in the receipt of your Account Alerts or Security Alerts which may or may not be out of the control of Pearl Hawaii Federal Credit Union, such as technical difficulties suffered by your Internet service provider or wireless communications carrier. Further, some cell phones or certain other devices may omit a portion of the Alert. Pearl Hawaii Federal Credit Union makes no warranties to you about the timeliness of the Service or the accuracy, reliability, or completeness of any alerts we provide you.

Your use of Pearl Hawaii Federal Credit Union alert Service is at your own risk. Pearl Hawaii Federal Credit Union will provide the Service and its messages to you on an “as is” basis without any warranties of any kind. Under no circumstances shall Pearl Hawaii Federal Credit Union be liable for any type of damages resulting in any way from your use of or reliance upon the Pearl Hawaii Federal Credit Union Account Alerts service or the contents of specific alerts.