

Truist Text Program Terms and Conditions

Effective 6/6/2025

1. TRUIST TEXT PROGRAM

For your convenience, Truist offers a service to enable you to receive text notifications regarding 1) information about your account(s) and 2) suspected fraudulent or suspicious activity on your account(s) (“Text Program”). You are under no obligation to use the Text Program. Text Program messages are not encrypted and will never contain your full account number. The information contained in Text Program messages is as of a specific time and date, but because the Text Program is subject to delay or interruption; it should not be considered real time information. You understand that messages through Text Program may be delayed for a variety of reasons and will not reflect account activity that occurred after the message was sent. Truist may terminate your Text Program at any time without notice.

Text Program is being provided to you for convenience purposes only and does not change your payment or other obligations unless specifically stated otherwise. Information in a response text through the Text Program does not amend, supplement, change or replace any other notice or information that you may receive in connection with your account, including any information provided in a monthly periodic statement or account-related agreements. Text Program is being provided to you and this Agreement is made pursuant to the agreement applicable to the designated accounts. All terms and conditions of your account-related agreements, including any applicable arbitration provisions apply to your use of the Text Program unless specifically modified by this Agreement.

a. Our Texts to You through Text Program

By providing us with a mobile telephone number upon enrolling in the Text Program, you consent to receiving text messages from us at that number concerning your accounts with Truist and you also consent to Truist or our agents or assignees texting you by any method at the phone number you provide, including our use of automated dialing equipment. The texts may include providing you with account reminders, one time passcodes and servicing information. We will not use autodialed or prerecorded message calls or texts to contact you for marketing purposes at the phone number you provide unless we receive your prior express written consent. Separately from the Text Program, we may text you in response to fraud or other suspicious activity on your accounts as permitted by applicable law. We may contact you using one of the following short codes:

TRUIST ALERTS (878478): Texting Program Opt In and General Account Servicing Information

TRUIST DEALS (878411): Texting Program Opt In and available Promotional Offers

TRUIST COMMERCIAL ALERTS (73227): Texting Program Opt In and General Account Servicing Information

TRUIST FRAUD (878228): Fraud Alerts Notifications (free to end-user)

b. Opting Out of the Text Program

To stop receiving text messages, autodialed, or prerecorded/artificial voice content, to a specific phone number, you can text a STOP command ('stop', 'quit', 'end', 'revoke', 'opt-out', 'optout', 'opt out', 'cancel', or 'unsubscribe') to any of the short codes. You will stop receiving texts from all short codes except in cases of suspected fraud or suspicious activity. For example, if you opt out of "878478," then you will continue to receive text message from 878228 (fraud alerts). In order to opt out of 878228, reply with a "STOP" command to stop receiving texts from ALL short codes with which your number is associated. To revoke consent, you may also contact the Truist Contact Center at 844-4-TRUIST or visit your local branch. Requests received via mail or email are not acceptable.

c. Text Program through Carriers and Providers

You understand that messages may be delayed or impacted by factor(s) pertaining to your Internet service provider(s), phone carriers, or other parties. Truist and phone carriers will not be liable for losses or damages arising from any disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, the messages sent through the Text Program.

Truist does not charge you a fee for using our Text Program, but you understand that **your wireless service provider's standard message and data rates may apply to texts sent through the Text Program**, and charges may appear on your wireless bill or be deducted from your pre-paid balance. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, text or other message services, including without limitation for short message service. Message Frequency may vary.

d. Questions about Text Program and Notifying Truist of Changes

For help, text "HELP" to any of the aforementioned short codes: Servicing – 878478, Deals – 878411, Commercial - 73227 and Fraud - 878228. In case of questions, please contact Truist Contact Center at 844-4-TRUIST. Note that text alerts and related functionalities may not be available on all phones or equipment, or through all wireless carriers.

You will immediately notify us if the mobile phone number you have registered for the Text Program is (i) surrendered by you, (ii) changed by you, or (iii) no longer used by you by logging into your online banking account at Truist.com or by contacting the Truist Contact Center at 844-4-TRUIST.

e. On-demand features of the Text Program

For your convenience, the Truist Text Program contains a Text Banking feature, a feature that allows you on demand access to your checking, savings and credit card account balances,

transaction history, as well as ATM and branch locations. For example, if you text “BAL” to the Text Program Servicing short code (878478) for Truist, you will promptly receive a response from us in a one-time text message containing the available balance of all your checking, savings, and consumer credit card accounts. You are under no obligation to use the Text Banking feature. Digital Banking clients who share mobile phone numbers across multiple online banking profiles are not eligible to use this service.

The messages that Truist sends in response to your on-demand request through the Text Banking feature are not encrypted and will never contain your full account number. As with other text communications in the Text Program, the information contained in Text Banking messages is as of a specific time and date, but because Text Banking is subject to delay or interruption, it should not be considered real time information. You understand that messages through Text Banking may be delayed for a variety of reasons (*e.g.*, factors relating to your internet service provider(s), phone carriers, or other parties) and will not reflect account activity that occurred after the message was sent. Because the text messages we send to you through Text Banking are one-time, on demand messages, the timing and frequency of the messages you receive will depend on when and how frequently you send a text to us with a designated command to request information. Our response messages will be sent promptly after receiving your request text through Text Banking. **A list of the on-demand commands and message features of Text Banking may be accessed at: [List URL](#).**

Truist may terminate your Text Banking service at any time without notice. You may terminate your participation in Text Banking by opting out of the Text Program as described above. If you terminate your Text Program participation, you will no longer be able to take advantage of the Text Banking feature.

2. Disclaimer of Warranty and Limitation of Liability

WE MAKE NO WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, TO YOU OR TO ANY OTHER PERSON IN CONNECTION WITH THE SERVICES PROVIDED TO YOU UNDER THIS AGREEMENT, THE SERVICE OR ANY SOFTWARE OR EQUIPMENT USED IN CONNECTION THEREWITH, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT.

WE DO NOT WARRANT THAT THE SERVICE WILL OPERATE WITHOUT ERROR, OR THAT THE SERVICES WILL BE AVAILABLE AT ALL TIMES. EXCEPT AS SPECIFICALLY PROVIDED IN THIS AGREEMENT, OR OTHERWISE REQUIRED BY LAW, YOU AGREE THAT WE AND OUR OFFICERS, DIRECTORS, EMPLOYEES, AGENTS OR CONTRACTORS ARE NOT LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES UNDER OR BY REASON OF ANY SERVICES OR PRODUCTS PROVIDED PURSUANT TO THIS AGREEMENT OR BY

REASON OF YOUR USE OF THE SERVICE, INCLUDING LOST DATA OR USE BY YOU OR ANY THIRD PARTY, WHETHER IN AN ACTION IN CONTRACT OR TORT OR BASED ON A WARRANTY OR ANY OTHER LEGAL THEORY.

WE ARE NOT RESPONSIBLE FOR ANY LOSS, DAMAGE, OR INJURY RESULTING FROM AN INTERRUPTION IN THE AVAILABILITY OF THE SERVICE, OR ANY COMPUTER VIRUS THAT YOU MAY ENCOUNTER USING THE SERVICE. WE ENCOURAGE YOU TO ROUTINELY SCAN YOUR ELECTRONIC DEVICE USING A RELIABLE VIRUS PROTECTION PRODUCT TO DETECT AND REMOVE VIRUSES FROM YOUR ELECTRONIC DEVICE.

BY ACCESSING THE SERVICE, YOU AGREE TO WAIVE ALL CLAIMS AGAINST TRUIST AND ANY THIRD PARTY CONTENT PROVIDERS REGARDING THE INFORMATION PROVIDED AS PART OF THE SERVICE AND ANY INFORMATION RECEIVED BY YOU AS A RESULT OF USING THE SERVICE, AND ANY USE BY YOU OF SUCH INFORMATION. YOU AGREE THAT UNDER NO CIRCUMSTANCES SHALL TRUIST OR ANY OTHER PARTY INVOLVED IN CREATING, PRODUCING, OR DELIVERING THE SERVICE OR ITS CONTENTS OR SERVICES BE LIABLE TO YOU FOR ANY DAMAGES, INCLUDING BUT NOT LIMITED TO, ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES FOR LOSS OF PROFITS, GOOD WILL, BUSINESS INTERRUPTION, USE, DATA, EQUIPMENT OR OTHER INTANGIBLE LOSSES (EVEN IF TRUIST HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES) THAT RESULT FROM: (1) THE USE OF OR INABILITY TO USE THE SERVICE, (2) THE CONSEQUENCES OF ANY DECISION MADE OR ACTION OR NON-ACTION TAKEN BY YOU OR BY ANYONE TO WHOM YOU COMMUNICATE SUCH INFORMATION, OR FOR ANY ERRORS BY YOU IN COMMUNICATING SUCH INFORMATION, (3) THE COST OF SUBSTITUTE GOODS OR SERVICES, OR (4) ANY OTHER MATTER RELATING TO THE CONTENT, SERVICES, OR DISTRIBUTION OF SERVICES THROUGH THE SERVICE. TRUIST SHALL NOT BE LIABLE FOR DAMAGE OR INJURY TO PERSONS OR PROPERTY ARISING FROM ANY USE OF ANY PRODUCT, INFORMATION, PROCEDURE, OR SERVICE OBTAINED THROUGH THE SERVICE. BY ACCESSING THE SERVICE, YOU AGREE TO WAIVE ALL CLAIMS AGAINST TRUIST AND ANY THIRD PARTY CONTENT PROVIDERS REGARDING REVOCATION OF CONSENT RECEIVED OUTSIDE OF CHANNELS OUTLINED IN THE LIMITATION OF LIABILITY – TEXT PROGRAM SECTION.

TO THE EXTENT PERMITTED BY APPLICABLE LAW, TRUIST'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY FOR ANY DISPUTE OR CLAIM RELATED TO THIS AGREEMENT, THE SERVICE, ANY PRODUCTS OR SERVICES OBTAINED THROUGH USE OF THE SERVICE, OR PRIVACY POLICY RELATED TO THE SERVICE, IS YOUR CESSATION OF THE USE OF THE SERVICE.

The Truist privacy policy can be found at: <https://www.truist.com/privacy>

3. General

a. Entire Agreement

Except as provided in this section, this Agreement constitutes the complete and exclusive agreement related to the Service, and supplements any other agreement or disclosure related to your Account(s). In the event of a conflict between this Agreement and any other agreement or disclosure related to your Account(s) or any statement by our employees or agents, this Agreement shall control as to the subject matter addressed herein.

If you also consent to the terms of the Agreement to Receive Electronic Communications (the “Electronic Communications Agreement”), then this Agreement and the Electronic Communications Agreement both govern your use of the Service. In the event of a conflict between this Agreement and the Electronic Communications Agreement, this Agreement shall control as to the subject matter addressed herein.

b. Waivers

No delay or omission by us in exercising any rights or remedies hereunder shall impair such right or remedy or be construed as a waiver of any such right or remedy. Any single or partial exercise of a right or remedy shall not preclude further exercise or the exercise of any other right or remedy. No waiver shall be valid unless in writing and signed by us.

c. Assignment

You may not assign this Agreement to any other party. We may assign this Agreement or delegate any or all of our rights and responsibilities under this Agreement to any agents or representatives.

d. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of North Carolina without regard to that state’s conflict of law’s provisions.

e. Compliance with Applicable Laws

Any user of this Text Program shall comply with all applicable laws. We reserve the right to refuse to process any transaction we reasonably believe violates applicable law or we believe is made in connection with any unlawful transaction or activity. We will notify you if we do not process a transaction.

f. Amendments

We may amend this Agreement from time to time by posting the amended Agreement on our website along with a notice that this Agreement has been amended, or by any other reasonable notification method. You may obtain the most recent version of this Agreement by calling 1-844-4-TRUIST to request a copy. Continued use of the Text Program following notice of amendment of the Agreement by Truist constitutes your acceptance of any amendments to this Agreement and your agreement to comply with any changes.

g. Severability

If any provision of this Agreement is determined to be void or invalid, the remainder of this Agreement shall remain in full force and effect.

h. Text Program Hours

The Text Program is available 24-hours a day, seven days a week, except during maintenance periods.

i. Text Program Notifications

We may add, modify or discontinue the Text Program at any time, including changing the terms and conditions governing the Text Program. You agree that we may send you electronic notifications concerning the Text Program, including notice of a change or termination of the Text Program. We may also temporarily suspend your use of the Text Program at any time for security reasons or any other reason in our sole discretion. We have no responsibility or liability for Text Program unavailability, interruptions or delays due to any cause.

j. Confidentiality

Subject to applicable law, we will disclose information to third parties about you and your Account(s): (i) where it is necessary for completing payment transactions; (ii) in order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant; (iii) in order to comply with government agency or court orders; (iv) if you give us permission; (v) as stated in the Truist privacy disclosures; and (vi) as otherwise required or permitted by law or government regulation.

k. Access to other Products and Services

We may provide you access to other financial products and/or services offered by Truist. Access to these products or services may be provided through the use of hyperlinks within the text messages. You agree that when you use these other services, you will be subject to any terms and conditions applicable to the particular product or service. In the event of a conflict between this Agreement and any terms and conditions applicable to other services, this Agreement shall control as to the subject matter addressed herein.