TERMS AND CONDITIONS Free To End User Fraud Text Alerts

As a service to cardholders of Associated Bank, Fraud Text Alerts are provided to help protect our customers at no charge to them. Associated Bank's Fraud Alert Service will send text alerts to you when we have detected possible fraudulent transactions on your debit account.

If you are a cardholder with Associated Bank and have mobile service through a participating carrier, you are automatically registered when you provide your mobile phone number. By receiving one or more of the Fraud Text Alerts, you acknowledge that you are aware of and agree to be bound by the following terms and conditions:

- You acknowledge that the Fraud Text Alerts are sent as a convenience to you and that
 Associated Bank will not be liable for any delay in or failure to provide an alert, any inaccuracy in
 an alert, or any interception of an alert by an unauthorized entity or person.
- You understand that you are consenting to receive text messages to the mobile number you have provided.
- You represent that you have authority to use the mobile number you have provided to receive
 Fraud Text Alerts and that the number you provided is accurate. You also agree that you will
 notify Associated Bank of any change to your mobile number.
- Nothing in these Terms and Conditions shall amend, supersede or nullify anything contained in any other agreement you have with Associated Bank.

Opting Out of Our Free to End User Fraud Alerts and Carrier Liability

Fraud Text Alerts are provided to you at no cost. You will not be charged for alerts received. Message frequency varies, as messages are only sent when there is suspicion of fraud. For help, send **HELP** to **73947**.

To end future Fraud Text Alert messages from Associated Bank, send **STOP** to **73947**. For support, contact us at **800-236-8866**. Mobile carriers are not liable for delayed or undelivered messages.