

## Text Messaging/SMS - Terms and Conditions for Multi-Factor Authentication

### **Program Description**

Mid Atlantic Trust Company d/b/a American Trust Custody (MATC) uses SMS text messaging solely to deliver one-time passcodes (OTPs) for multi-factor authentication (MFA) when you access the Transaction Network Services System (TNS) website at <https://secure.macg.com>. This is a transactional service. We do not send marketing or promotional messages through this program. For those customers who do not wish to use SMS text for receipt of MFA codes, email delivery is also supported.

### **Opt-In**

By providing your mobile number during enrollment or login, you consent to receive authentication text messages from MATC at that number for the sole purpose of receiving MFA codes to access the TNS system.

### **Message Frequency**

Message frequency varies and depends on your TNS login and authentication activity.

### **Cost**

Message and data rates may apply, depending on your mobile carrier and plan.

### **HELP**

For help, reply HELP to any message, or contact us at 1-800-693-7800 or [UserSupport@macg.com](mailto:UserSupport@macg.com).

### **STOP / Opt-Out**

You may opt out at any time by replying STOP. After you reply STOP, you will no longer receive authentication text messages, which may affect your ability to log in to TNS. To restore text-based verification, reply START. MFA codes are also available via email. To switch your MFA method to email-based delivery, call MATC support at 1-800-693-7800 or contact [UserSupport@macg.com](mailto:UserSupport@macg.com).

### **Carriers**

Carriers are not liable for delayed or undelivered messages. Supported carriers include major U.S. carriers; carrier participation may change.

### **Privacy**

Your information is handled in accordance with our Privacy Policy found at <https://secure.macg.com/staticpda/terms.pdf> and [www.americancustody.com](http://www.americancustody.com). SMS opt-in and consent data is used solely to deliver multi-factor authentication messages and is not sold, rented, or disclosed for any third party's marketing purposes. Your cell phone information will not be shared with any third parties, excluding aggregators and providers of the Text Message services.

### **Contact**

Mid Atlantic Trust Company at 1-800-693-7800 or [UserSupport@macg.com](mailto:UserSupport@macg.com).

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