



Multi-Factor Authentication (MFA) Short Message Service (SMS) Terms and Conditions

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Effective Date: 8/20/2026

Service Description

Trustmark's MFA SMS service sends automated one-time passcodes and other security-related text messages to verify your identity, authenticate your account, and protect access to Trustmark systems and services. These messages are transactional and are not used for marketing purposes.

These Terms and Conditions govern your enrollment in and use of Trustmark's MFA SMS service.

Prior Consent

Before enrolling, you must provide prior express consent through a Trustmark-approved process and provide your mobile phone number. The consent process will disclose that Trustmark may send automated, security-related text messages to that number for identity verification and account authentication.

You are not required to consent, but declining or withdrawing consent may prevent access to features or services requiring MFA. If available, an alternate authentication method may be provided through an approved exception process.

Trustmark will maintain a record of your consent and withdrawal for legal, compliance, security, and audit purposes.

Your Responsibilities

To use the MFA SMS service, you must provide and maintain an accurate mobile phone number capable of receiving SMS messages. You are responsible for the following:

Maintaining accurate and current mobile phone and email address information associated with your access.

- Notifying the designated Trustmark support team promptly of any change to your mobile phone number or email address.
- Maintaining the confidentiality of MFA codes and refraining from sharing them with any person, including colleagues or support personnel.
- Protecting your mobile device from unauthorized access and promptly reporting unexpected MFA prompts, suspected unauthorized access attempts, or a lost, stolen, or compromised device to the designated Trustmark support team.

Message Frequency

Message frequency varies depending on your authentication activity and the security requirements associated with your access. You may receive a message when you log in or when an additional security verification is required.

Message and Data Rates

Standard message and data rates may apply.

Opt-Out of SMS Messages

You may text STOP, UNSUBSCRIBE, CANCEL, QUIT, or END to opt out of receiving MFA SMS messages at any time. After you opt out, you will no longer receive MFA SMS messages unless you provide consent again. If you stop receiving these messages, you may need to use an approved alternate authentication method or contact support for assistance accessing your account.

MFA Support

Text HELP for service information and available support options. You may also use the support channel provided with the Trustmark system or service you are accessing.

Privacy

For information about how Trustmark collects, uses, discloses, and protects personal information in connection with SMS communications, please review the Trustmark SMS Communications Privacy Notice at <https://www.trustmarkbenefits.com/privacy-notice-sms-communications>.

Carrier Disclaimer

Wireless carriers are not liable for delayed or undelivered messages.

Security and Service Availability

SMS messages are transmitted over third-party wireless networks and are subject to the security and reliability limitations inherent in SMS communications. Messages may be delayed, intercepted, misdirected, or fail to be delivered. The MFA SMS service is provided on an "as is" and "as available" basis, and Trustmark makes no express or implied warranties regarding the security, reliability, timeliness, accuracy, or availability of SMS messages.

Limitation of Liability

To the fullest extent permitted by applicable law, and except where liability cannot legally be limited, Trustmark is not liable for damages, losses, or costs arising from delays, failures, or errors in the delivery of MFA SMS messages; unauthorized access resulting from a compromised mobile device or intercepted text message; charges imposed by a wireless carrier; or an inability to access services resulting from an opt-out or technical issue with SMS messaging.



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Changes to These Terms

Trustmark may update these Terms and Conditions from time to time. Trustmark will provide notice of material changes as required by applicable law. If a change materially affects the scope of your consent to receive MFA SMS messages, Trustmark will obtain additional consent before applying the change to you. Your continued enrollment in or use of the MFA SMS service after other revised Terms become effective constitutes acceptance of those revisions.

Termination

Trustmark reserves the right to suspend, restrict, or terminate your access to the MFA SMS service at any time for security, operational, legal, compliance, or administrative reasons.

SMS Communications Privacy Notice

Effective Date: 8/20/2026

This SMS Communications Privacy Notice (“Notice”) explains how Trustmark collects, uses, discloses, retains, and protects your personal information when you sign up to receive text messages from Trustmark and while you participate in the SMS service. It supplements, and does not replace, any other privacy notice that applies to your relationship with Trustmark.

About This Notice

This Notice applies to SMS communications that Trustmark uses for identity verification, multi-factor authentication, security alerts, service and status notifications, reminders, support, and other transactional or administrative purposes. Where Trustmark provides a separate privacy notice for a particular SMS communication or service, that notice will govern to the extent of any conflict.

The Categories of Personal Information We Collect

Trustmark collects only the personal information reasonably necessary to provide and support the SMS service, protect Trustmark systems and services, and comply with applicable legal and operational requirements. This may include:

- Your mobile phone number and related contact or account information associated with the SMS service.
- Records of your consent, withdrawal of consent, and messaging preferences.
- SMS message content, including keywords or other responses you send.
- Messaging and technical information, such as date and time, delivery status, sender and recipient information, carrier information, and related system logs.

Purposes for Processing Personal Information

- Send and deliver requested or authorized SMS communications.
- Verify identity, authenticate access, and protect Trustmark systems and services.
- Process opt-out, HELP, support, and preference requests.
- Monitor delivery, troubleshoot issues, prevent fraud and misuse, and maintain the security and reliability of messaging services.
- Comply with law and support legal, compliance, audit, and recordkeeping obligations.

Sharing Your Personal Information

Trustmark may disclose your personal information as necessary for the purposes described in this Notice and as permitted or required by law to:

- service providers that support messaging, telecommunications, authentication, security, hosting, and related operations;

- wireless carriers, SMS gateway providers, messaging platform providers, and other parties necessary to deliver SMS communications;
- affiliated companies, but only as necessary to provide the requested SMS communication or related service; and
- government authorities or other parties when required by law or when reasonably necessary to protect rights, safety, security, or operations.

Trustmark does not sell your mobile phone number or SMS consent information. Trustmark also does not share your mobile phone number or SMS consent information with third parties or affiliated companies for their own marketing purposes.

Data Retention

Trustmark retains your personal information for as long as reasonably necessary to provide SMS communications, document consent and opt-out requests, maintain security and operational records, comply with legal and regulatory requirements, and resolve disputes. Retention periods may vary based on the type of information, the applicable Trustmark record-retention schedule, and applicable service-provider retention requirements.

Privacy Rights and Choices

You may opt out of SMS communications by using the opt-out method identified in the relevant message or terms and conditions. Trustmark will process opt-out requests as required by applicable law. Opting out may prevent access to features or services that require SMS-based authentication or communication. Where available, an alternate method may be provided through an approved exception process.

You may request access to, correction of, or deletion of your personal information, or exercise other privacy rights, as provided by applicable law and the privacy notice governing your relationship with Trustmark. Trustmark may need to verify your identity before completing a request.

How We Protect Your Personal Information

Trustmark uses reasonable administrative, technical, and physical safeguards designed to protect personal information. However, SMS messages travel through third-party wireless networks, and no transmission or storage method is completely secure. Do not send sensitive personal, financial, health, or account information by text. If Trustmark requests such information, use the secure method specified by Trustmark.

Changes to Our Notice

Trustmark may update this Notice to reflect changes in legal requirements, technology, security practices, or SMS communications. The revised Notice will identify its effective date.

How to Contact Us

For questions about this Notice or Trustmark's privacy practices, including available privacy contact methods, visit www.trustmarkbenefits.com/privacy. For assistance with a specific SMS communication or Trustmark system or service, text HELP or use the support channel provided with that system or service.