LANA® MFA Short Code Terms of Service

Program Name: Lana MFA Short Code Program
Version: 1.0

These are the Terms of Service (the "Terms") for Lana's short code service for the short code program listed above. Please read the Terms carefully. These Terms create an agreement between the company, organization, legal entity or legal person that is registered for the short code service (the "Service") and any of its employees, agents, delegates, representatives and any other individuals that access and use, directly or indirectly ("Customer", "You", or "Your" and terms of similar meaning) and Lana ("We", "Our", or "Us" and terms of similar meaning) regarding your access to and use of the Service.

1. When you apply for a Lana Bank account, we will send you an SMS message to verify your phone number.

2. The Service is used for multi-factor authentication to send you a unique token to your phone number to login securely to your Lana account.

3. You can cancel the SMS service at any time. Just text "STOP" to the short code. After you send the SMS message "STOP" to us, we will send you an SMS message to confirm that you have been unsubscribed. After this, you will no longer receive SMS messages from us. If you want to join again, just send the SMS message "START" to us and we will start sending SMS messages to you again.

4. If at any time you forget what keywords are supported, just text "HELP" to the short code. After you send the SMS message "HELP" to us, we will respond with instructions on how to use our service as well as how to unsubscribe.

5. Carriers are not liable for delayed or undelivered messages.

6. As always, message and data rates may apply for any messages sent to you from us and to us from you. You will receive 1 message from us every time you login. If you have any questions about your text plan or data plan, it is best to contact your wireless provider. For all questions about the services provided by this short code, you can send an email to support@lana.com.

7. If you have any questions regarding privacy, please read our privacy policy: www.lana.com/privacy-policy