

Edward Jones Texting Terms and Conditions

These terms and conditions (“Terms”) govern your sending of texts to and receipt of texts from Edward Jones (“Texting”) including the use of two-step authentication (“Authentication”) to log into Edward Jones Online Access (“Online Access”). By agreeing to these Terms, as well as by viewing or using Texting or Online Access, you accept these Terms. These Terms are in addition to, and do not change or modify, any other agreement between you and Edward Jones, including but not limited to your Edward Jones Account Agreement(s) and the Online Access Terms and Conditions.

Edward Jones may change these Terms at any time and without notice by updating them on www.edwardjones.com/disclosures. You agree that if you use Texting or Online Access after these Terms are updated, you will be bound by such change. At the time of a change to these Terms, you have the right to reject such change by unsubscribing from Texting in Online Access or via text.

1. About Texting

Texting provides you with information from Edward Jones and a means of communication with your financial advisor. You can establish Texting in Online Access or by visiting www.edwardjones.com/text. Messages may be sent from numerous short codes and may be in any format, including but not limited to SMS or MMS, to the mobile number you have provided (“Mobile Number”).

If Texting is established in Online Access, this is a recurring message service and may relate to a wide variety of messages, including texts regarding your account, security codes for authentication or other operational messages, and Edward Jones account services information or other marketing communications. Message frequency varies by account and preferences.

2. Mobile Number Authentication Challenge Method

When you attempt to log on to Online Access using the Mobile Number Authentication Challenge Method, Edward Jones will text a code (“Code”) to the Mobile Number you have verified with Edward Jones. You will be required to enter this Code to complete your logon to Online Access. The Mobile Number Authentication Challenge Method requires you to subscribe to Texting with Edward Jones.

You acknowledge that if you lose your Mobile Phone or are otherwise unable to access your Mobile Number, you will not be able to log on to Online Access using the Mobile Number Authentication Challenge Method. If you opt out of or cancel Texting with Edward Jones, your Mobile Number Authentication Challenge Method will also be canceled. If you establish Texting without Online Access, no Authentication is required.

3. Optional Services Authentication Challenge Method

Within Online Access, if you elect to use certain optional services, you will be required to log into the service using a Mobile Number Authentication Challenge Method, using a one-time security code for each log in that is either (at your choice and with your consent) texted to you at the number on your account or emailed to you at the email on your account. If you consent to receive your security codes through Texting, you will also receive other text message communications, which may include marketing communications. If you elect not to receive text messages to authenticate yourself, your security codes can be sent to your email address associated with the account.

For assistance please call Edward Jones at 855-283-3677.

4. Remember this Device

If you have chosen “Remember this Device” in your settings, you will only be required to confirm your identity using a Mobile Number Authentication Challenge Method if you are logging in from a different device.

5. Opt-in

When you sign up for Texting with Edward Jones, you consent to receive via text to your Mobile Number all information and messages Edward Jones chooses to send, including private and sensitive information. By signing up for Texting in Online Access, you also consent to receiving marketing text messages, which may be sent using an automatic telephone dialing system, from or on behalf of Edward Jones to your Mobile Number. You may opt-out at any time, and consent to receive autodialed calls or texts is not a requirement for any Edward Jones product or service.

6. Managing Contact Info

You are responsible for updating Online Access or your financial advisor with any changes to your Mobile Number, or by visiting www.edwardjones.com/text. Any failure to do so may result in a disruption to Texting, Authentication, and your ability to log on to Online Access from your Mobile Number, as well as information related to your accounts at Edward Jones being received by an authorized person. When you notify us of a change in your Mobile Number, you will stop receiving Texting until you opt in and verify the new Mobile Number.

7. Opt-out

You may discontinue Texting to your Mobile Number at any time by replying STOP to any message you receive from Edward Jones or by texting STOP to 31268 from your Mobile Number. After we receive your request to discontinue Texting, you may receive one final text message confirming your opt-out.

8. User Fees

Message and data rates may apply. By participating in Texting, you affirm that you are 18 years of age or older, are authorized to agree to receive mobile contacts on the Mobile Number, and are responsible for any mobile message or data charges incurred. Check with your service provider for details on specific fees and charges that may apply.

9. Help

For help with Texting, reply HELP to any message you receive from Edward Jones or text HELP to 31268 from your Mobile Number. You may also go to www.edwardjones.com/texting or call 855-283-3677 for help.

10. Privacy

Edward Jones respects your right to privacy. To view our privacy policy, visit www.edwardjones.com/privacy. Texting may contain private or sensitive information, and you agree to safeguard your Mobile Number. The safeguarding of your Mobile Number is your sole responsibility, and failure to safeguard your Mobile Number may result in others viewing your private information. You acknowledge that messages you send to Edward Jones may not be private or confidential and may be viewed or distributed by Edward Jones in its sole discretion.

11. Delivery of Texts and Codes

Texts will be sent periodically, at various times, and may be sent any day or time. You acknowledge that texts from Edward Jones may not be sent on a “real time” basis, and may be sent at the sole

discretion of Edward Jones. You acknowledge that a Code may not be sent on a “real time” basis and there may be a delay between the time you request a Code and the time you receive the Code. Edward Jones reserves the right to suspend or stop Texting and/or Authentication at any time and without notice. You acknowledge that texts you send to Edward Jones may not be received by Edward Jones and that it is your responsibility to ensure Edward Jones receives any message you communicate via text.

12. Texting Is for Convenience Only

You agree that Texting is provided solely for your convenience and is not to be relied upon. Texting is not guaranteed to be accurate. You agree to review the information available on Online Access or contact your financial advisor before basing any decision on a text. Texting is as of a certain point in time, and at any time prior to or after you receive a text message, circumstances may have changed and the text may no longer be accurate. You agree not to use Texting to provide instructions to Edward Jones and acknowledge that Edward Jones has no obligation to act on instructions you provide via Texting.

Consent to these Terms is not a condition of purchasing any goods or services.