

Rocky Mountain Credit Union
SMS Passcode Service

To add an extra layer of security that protects you and your accounts at Rocky Mountain Credit Union, we will send you a One-Time Passcode (OTP) to assist in identity verification when interacting with a credit union representative in person, over the phone, or by email.

The SMS Passcode Service sends a six-digit numeric code via email or mobile text to the member information associated with the account you are inquiring about. This unique code can only be used once and must be provided before credit union personnel can move forward with your request. The OTP service is not required; however, if credit union personnel are unable to authenticate your identity you will need to go to a credit union branch for assistance.

- You can cancel the SMS service at any time by telling a credit union representative you do not wish to receive SMS messages, or you can just text “STOP” to the number. 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 for identity purposes. Keep in mind that if you have opted into other SMS messages or alerts regarding mobile banking or alert messages from the credit union, this will not apply. If you want to join again, just text “START” to the number and we will start sending SMS messages to you again.
- If you are experiencing issues with the messaging program, you can reply with the keyword HELP for more assistance, or you can get help directly at www.rmku.net or simply call the credit union at 800.624.2341.
- Carriers are not liable for delayed or undelivered messages.
- As always, message and data rates may apply for any messages sent to you from us and to us from you. You will receive a message each time you call or send an email to RMCU to authenticate your identity. If you have any questions about your text plan or data plan, it is best to contact your wireless provider.
- If you have any questions regarding privacy, please read our privacy policy on our website at www.rmku.net or contact the credit union and we will mail you a copy.