

## Text Message Policy

When you provide us your cell phone number and opt in to our text messaging program, you have provided us with express consent to send you text messages about your loan, such as payment reminders. You may also opt in to receive marketing messages about other services we offer, including special offers you may be eligible for. Your cellular provider's message and data rates may apply to our confirmation message and all subsequent messages. We do not charge you for any text messages we send you.

You understand the text messages we send may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private. Please notify us immediately if you change mobile numbers or plan to provide your phone to another person.

If we modify this Text Message Policy, we will notify you by sending you a text message with a link to the new policy. We may terminate our text message program at any time. If you have any questions about this policy, would like us to mail you a paper copy of this policy or are having problems receiving or stopping our text messages, please contact us at [textcustomersupport@advanceamerica.net](mailto:textcustomersupport@advanceamerica.net) or 844.556.2648.

By opting in, you agree and expressly consent to be contacted by us, our agents, employees, and/or affiliates through the use of email, and/or telephone calls and/or SMS text messages to your cellular, home or work phone numbers, as well as any other phone number you have provided in conjunction with this account, including with the use of automatic telephone dialing systems, autodialers, or an artificial or prerecorded voice.

### **Opt-out or STOP**

If you wish to stop receiving marketing text messages from us, reply to any marketing text message we have sent you with STOP. If you wish to stop receiving account maintenance text messages from us, such as payment reminders, reply to any account maintenance text message we have sent you with STOP. If you wish to stop receiving all text messages from us, type STOP ALL in the reply text you send us. Your stop request will become effective within one day.

### **Help or Support**

If at any time you need our contact information or information on how to stop text messages, reply to any text message we have sent you and in the reply text simply type HELP. Upon receiving your text message, we will send you a text message with our phone number, a link to this policy, and instructions on how to stop text messages. The number of text messages that we send to you per month will depend on your specific account details. It is our policy to send no more than two marketing messages per month. Some of the text messages we send may include links to websites. To access these websites, you will need a web browser and Internet access.