



# LOAN TILL PAYDAY

## **National Financial LLC d/b/a Loan till Payday SMS Terms**

**TEXT MESSAGES REGARDING YOUR LOAN.** We may use text messaging systems to provide messages to you about payment due dates, missed payments, options to amend your Agreement with us and other important information. You understand that 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. NO CONFIDENTIAL INFORMATION SHOULD BE SENT VIA TEXT MESSAGE. By providing us with your cell or mobile telephone number and opting in, you authorize us to contact you from time to time regarding your application and loan at that number using text messages. Standard message and data rates by your communications carrier may apply. You may withdraw your consent at any time.

**HOW TO UPDATE YOUR RECORDS.** It is your responsibility to provide us with a true, accurate and complete mobile number. You further agree to indemnify, defend and hold us, its subsidiaries, affiliates, officers, agents and other partners and employees harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your provision of a mobile phone number that is not your own or your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of the Agreement. SMS Notifications are provided for your convenience only.

### **ADVERTISING OR TELEMARKETING TEXT MESSAGES AND TELEPHONE CALLS.**

To receive SMS notifications you will need: (1) a SMS capable phone; (2) an active mobile phone account with a communication service provider that offers SMS services; and (3) sufficient storage capacity on your mobile phone.

You are not required to consent to advertising or telemarketing Text Messages or calls to obtain credit or other services from us. At any time, you may withdraw your consent to receive advertising or marketing Text Messages or marketing calls to the mobile number provided by replying STOP to any text message we send you, or by calling us at 302-328-1370 or through email to [contact@ltp-de.com](mailto:contact@ltp-de.com).

You understand that any Text Messages we send you may be accessed by anyone with access to your Text Messages; and your mobile phone service provider may charge you fees for Text Messages that we send you, and you agree that we shall have no liability for the cost of any Text Messages.

You further agree to indemnify, defend and hold us, its subsidiaries, affiliates, officers, agents and other partners and employees harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your provision of a mobile phone number that is not your own or your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of the Agreement. SMS Notifications are provided for your convenience only.

**OPT-OUT or STOP.** This policy applies to the text messages sent by Loan Till Payday to our customers while and after they use our product. If you wish to stop receiving advertising and marketing text messages from us, reply to any text message we have sent you and in the reply text simply type STOP. Any withdrawal of your consent to send text messages will be effective immediately.

**HELP OR SUPPORT.** If at any time you need our contact information or information on how to stop text messages, reply to any text we sent you and in the reply simply type HELP. Upon receiving your text message we will send you a text with this information. Message frequency varies. In general, the messages we send to you provide you with information about your account, ways to reduce your payments and, if you checked the box above, potential offers, promotions, coupons and other marketing material. Some of the text messages we send you may include links to other websites. To access these websites you will need a web browser and internet access.

We may modify or terminate its SMS or text messaging services from time to time, for any reason and without notice, including the right to terminate SMS or text messaging with or without notice, without liability to you, any other user or any third party. We reserve the right to modify this SMS Disclosure from time to time without notice. It is your obligation to review the SMS Disclosure from time to time so that you are aware of any changes.

Information we obtain through text messages can not be shared with any third party. We strictly use text messaging for your personal account with us. We also will never ask you to update your information via text messaging.

Messages will only be sent to you from 8 am to 5 pm Eastern time. We will limit the frequency of text messages to twice a day maximum if necessary.