



## **Del Rio Loan Company, Inc.**

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### **Consumer Privacy Notice**

Your privacy matters to us. We are committed to safeguarding the personal information you share and maintaining your trust with the highest level of confidentiality.

#### **Information We Collect**

We may collect personal information about you from the following sources:

- Information you provide on applications or other forms
- Details of your transactions with us
- Information about your transactions with non-affiliated third parties
- Information from consumer reporting agencies

#### **How We Use and Share Information**

We do not disclose your personal information to anyone, except as permitted or required by law. Access is limited strictly to employees who need it to provide services to you. We maintain physical, electronic, and procedural safeguards that meet federal requirements to protect your information.

#### **Notice of Consumer Credit Oversight**

- In Person or by Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207
- Phone: (800) 538-1579
- Fax: (512) 936-7610
- Email: [consumer.complaints@occc.state.tx.us](mailto:consumer.complaints@occc.state.tx.us)
- Website: [www.occc.state.tx.us](http://www.occc.state.tx.us)

#### **Credit Bureau Reporting**

We may report account information to credit bureaus. Late payments, missed payments, or defaults may be reflected in your credit history.

Last modified: September 15, 2025

### **Terms and Conditions**



### 1. Returns/Refund Policy

Loan payments made are generally non-refundable. Once a payment is applied to your loan balance, it is considered final. If you believe a payment was made in error, please contact our customer service team to review your case. Generally, however, loan payments are not subject to refunds once processed.

### 2. Delivery Policy

As we offer services rather than physical products, all service details and any related documentation will be provided digitally. We will confirm timelines and deliverables with you via email.

### 3. Transaction Currency

All transactions will be processed in USD. The final amount will be clearly displayed at checkout.

### 4. Customer Service Contact Information

- Email: [delrioloan@bistx.rr.com](mailto:delrioloan@bistx.rr.com)
- Phone: (830) 775-8535
- Mailing Address: 701 S. Main St., Del Rio, Texas 78840

### 5. Governing Law

These terms are governed by the laws of the state of Texas, and any disputes will be handled in the courts of that jurisdiction.

## **General Disclosures**

### **Internet Gambling Notice**

Please be aware that internet gambling may be illegal in the jurisdiction where you are located. If this applies, you are not authorized to use your payment card for such transactions. It is the responsibility of the cardholder to be informed about and comply with local laws regarding card-absent gambling. Additionally, individuals under the legal age are strictly prohibited from participating. We recommend that you retain copies of all transaction records and our merchant policies for your records.

### **Security Measures**



We are committed to protecting your data. We employ industry-standard encryption and adhere to PCI-DSS compliance to safeguard your personal and payment information.

## **Opt-Out Options**

## **SMS Text Messaging Terms & Conditions**

Last Updated: September 15, 2025

- Loan status updates
- Documentation status
- Payment reminders
- Loan opportunities (if opted-in)
- Special offers (if opted-in)
- New services (if opted-in)
- Financial education and information (if opted-in)

## **Message & Data Rates**

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 SMS messages.

## **Privacy & Security**

SMS messages we send may be viewed by anyone with access to your phone. You should take appropriate steps to protect your device and maintain your privacy. Notify us immediately if you change your mobile number or transfer your phone to another person.

## **Message Frequency**

The number of messages we send each month will depend on your specific account details. Generally, you may receive:

- Loan/account messages as needed
- Up to two (2) promotional/marketing messages per month

## **Limitations of Liability**

## **Changes to Terms**

It is the responsibility of the user to periodically review these disclosures for updates or changes. The most current version will always be available on our website and will indicate



the effective date. By continuing to use our services after changes are posted, the user agrees to be bound by the updated terms. Del Rio Loan Company, Inc. is not obligated to provide individual notice of such changes, except where required by law.

If you have any questions about these SMS Terms, would like us to mail you a paper copy, or are experiencing issues with receiving or stopping text messages, please contact us at:

- Phone: (830) 775-8535
- Website: [Insert Website URL]

For information on how we handle your personal data, please review our Privacy Policy.