



SMS Privacy Policy

Effective Date: February 1, 2026

Overview

This SMS Privacy Policy explains how Skar Financial LLC (“we,” “us,” or “our”) collects, uses, and protects information related to text message (SMS) communications. By opting in to receive SMS messages from us, you consent to the practices described in this policy.

SMS Communications & Consent

By providing your mobile phone number and opting in, you consent to receive SMS messages from Skar Financial LLC. Messages may include appointment reminders, document requests, service updates, billing notifications, and firm-related communications. Message frequency may vary. Consent to receive SMS messages is not a condition of purchasing services.

Opt-In & Opt-Out

You may opt in by submitting your phone number through our website, client portal, engagement letters, intake forms, proposals, or by providing consent verbally or in writing. You may opt out at any time by replying STOP to any SMS message or by contacting us directly. Reply HELP for assistance.

Message & Data Rates

Message and data rates may apply depending on your mobile carrier and plan. Skar Financial LLC is not responsible for carrier charges.

Information We Collect

We may collect your mobile phone number, name (if provided), message content, communication history, and message delivery details. We do not collect sensitive personal information via SMS unless you choose to provide it.

Use of Information

SMS information is used solely to communicate regarding services you have requested, coordinate tax and advisory matters, improve client service, and maintain compliance and quality records. We do not use SMS data for unrelated marketing without additional consent.

Mobile Data Privacy & Third-Party Sharing

Mobile information will not be shared with third parties or affiliates for marketing or promotional purposes. This excludes text messaging originator opt-in data and consent; this information will not be shared with any third parties. We do not sell, rent, or otherwise disclose SMS-related data except as necessary to provide messaging services through trusted vendors who are contractually obligated to protect your information.

Data Security

We maintain reasonable administrative, technical, and physical safeguards to protect SMS-related data. SMS messaging is not fully secure, and clients are encouraged not to transmit highly sensitive or confidential information via text.

Record Retention

SMS communications may be retained in accordance with internal record-retention policies, professional standards, and applicable laws.

Your Privacy Rights

You may request to update your contact information, withdraw SMS consent, or ask questions regarding SMS data usage.

Changes to This Policy

This policy may be updated periodically. Updates will be posted with a revised effective date.

Contact Information

Skar Financial LLC
Email: info@skarfinancial.com
Phone: 303-929-1169
Website: www.skarfinancial.com