



**THRIFT FINANCIAL**  
EMPOWERING CAPITAL

12 Penns Trail  
Newtown, PA 18940  
215-234-3074  
[www.thriftfinancial.com](http://www.thriftfinancial.com)

**Terms of Service  
Across  
Social Media, Text, Email and Phone**

Effective Date: September 1, 2022

These Terms of Service ("Terms") govern your use of our website, mobile applications, social media channels, and all communication through text, email, and phone (collectively referred to as the "Services") provided by Thrift Financial (also referred to as the "Company," "we," "us," or "our"). By using our Services, Thrift Financial, and our clients agree to comply with and be bound by these Terms.

**1. Acceptance of Terms**

By accessing our services, you acknowledge that you have read, understood, and agree to be bound by these Terms. These Terms may be updated occasionally, and any changes will be effective immediately upon posting. Your continued use of our services after any modifications constitutes your acceptance of the new Terms.

**2. Eligibility**

You must be at least 18 or the age of majority in your jurisdiction to use our services. By using our services, you represent that you meet this eligibility requirement.

**3. User Responsibilities**

You agree to use our Services in compliance with all applicable laws and regulations. You should not:

- Use our services for any unlawful purpose.
- Transmit any harmful, offensive, or disruptive content.
- Attempt to gain unauthorized access to our services or other systems.
- Impersonate any person or entity or falsely represent your affiliation with any person or entity.

**4. Communication**

**4.1 Text Communication**

By providing your phone number, you consent to receive text messages from us regarding your account, services, promotions, and updates. Message and data rates may apply. You can opt out of receiving text messages at any time by following the instructions in the message or contacting us directly.

**4.2 Email Communication**

By providing your email address, you consent to receive communications from us via email. This may include service-related announcements, promotional materials, and newsletters. You can unsubscribe from promotional emails at any time by following the instructions provided in those emails.



#### 4.3 Phone Communication

By providing your phone number, you agree to receive calls from us, which may include automated calls or prerecorded messages. You can opt out of receiving these calls anytime by contacting us.

#### 4.4 Social Media Communication

These Terms govern our presence on social media platforms. You agree to respect the community guidelines of each platform and to engage with us respectfully. We reserve the right to block or report any user who violates these guidelines.

### **5. User Content**

You may be able to submit, post, or otherwise contribute content to our services ("User Content"). By submitting User Content, you grant us a non-exclusive, worldwide, royalty-free, perpetual, and fully sublicensable right to use, reproduce, modify, publish, and distribute such content in any medium. You are solely responsible for your User Content, and you agree not to submit any content that:

- Violates any applicable law or regulation.
- Infringes on any intellectual property or proprietary rights.
- Contains defamatory, obscene, or otherwise objectionable material.

### **6. Intellectual Property**

All content, features, and functionality on our services, including but not limited to text, graphics, logos, and software, are the exclusive property of Thrift Financial, Inc. or our licensors and are protected by U.S. and international copyright, trademark, patent, trade secret, and other intellectual property or proprietary rights laws.

### **7. Governing Law**

These Terms shall be governed by and construed under the laws of the Commonwealth of Pennsylvania without regard to its conflict of law principles. Any legal action or proceeding arising out of or relating to these Terms shall be brought exclusively in the state or federal courts in Bucks County, Pennsylvania.

### **8. Changes to Terms**

We reserve the right to modify these Terms at any time. Any changes will be posted on this page with an updated effective date. Your continued use of the Services after such changes constitutes your acceptance of the new Terms.



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## **9. Contact Us**

Thrift Financial, Inc. maintains “Do Not Contact” lists across all communication methods. If you want to remove your contact information from our communication files, please contact us at the contact points below.

Thrift Financial, Inc.  
12 Penns Trail  
Newtown, PA 18940  
[Info@thriftfinancial.com](mailto:Info@thriftfinancial.com)  
215-234-3074

## **10. Disclaimers**

Thrift Financial, Inc. is a registered investment adviser offering advisory services in Pennsylvania and other jurisdictions where exempted. Registration does not imply a certain level of skill or training. The presence of this website on the Internet shall not be directly or indirectly interpreted as a solicitation of investment advisory services to people or institutions of another jurisdiction unless otherwise permitted by statute. Follow-up or individualized responses to consumers in a particular state by Thrift Financial, Inc. in the rendering of personalized investment advice for compensation shall not be made without our first complying with jurisdiction requirements or under applicable state exemption. Opinions expressed herein are solely those of Thrift Financial, Inc. unless otherwise cited. The material presented is believed to be from reliable sources, and our firm makes no representations of other parties' informational accuracy or completeness. Before implementation, all information or ideas should be discussed with an advisor, accountant, or legal counsel.