Citizens Finance & Tax Service, LLC-NMLS# 2035045 SMS Terms of Service

- 1. Citizens Finance & Tax Service, LLC may send text messages related to your requests for information, loan documentation and signature, loan status, payment reminders, renewal offers and advertisement of other services that Citizens Finance & Tax Service, LLC provides from time to time. These texts will be sent only after you provide Citizens Finance & Tax Service, LLC with Prior Express Written Consent or by way of Call to Action by texting "Citizens Finance & Tax Service, LLC" to 43887. All SMS messages sent by Citizens Finance & Tax Service, LLC are sent only when specifically initiated with a great deal of human intervention by employees of Citizens Finance & Tax Service, LLC.
- 2. Citizens Finance & Tax Service, LLC DOES NOT SELL OR SHARE DATA WITH ANY THIRD PARTIES.
- 3. You can cancel the Service at any time. Just text "STOP" to 43887. After you send the SMS message "STOP" to us, we will send you an SMS message to confirm that you have been unsubscribed. After this, you will no longer receive SMS messages from us. If you want to join again, just sign up as you did the first time, or text "RESUME" to 43887 and we will start sending SMS messages to you again.
- 4. Text "HELP" to 43887 for help or use the CONTACT link on the Home Page of this website.
- 5. If you forget what keywords are supported or experience issues with the messaging program, you can reply "**HELP**" to any message or send "**HELP**" to 43887. We will then provide instructions on how to unsubscribe and provide contact information for further assistance.
- 6. You understand that anyone with access to your mobile phone may be able to view the messages you receive when using this service, and you agree that Citizens Finance & Tax Service, LLC will not be liable to you if this occurs.
- 7. Citizens Finance & Tax Service, LLC does not charge to send SMS messages. Message and data rates may apply for any messages sent to you from us and from you to us, and Citizens Finance & Tax Service, LLC is not liable for the cost of any such messages. You will receive recurring messages regarding your account or other services provided by Citizens Finance & Tax Service, LLC. Message frequency will vary based on your account status. If you have any questions concerning your text plan, it is best to contact your phone provider.
- 8. You are not required to enter into this agreement as a condition of any loan approval with Citizens Finance & Tax Service, LLC.
- 9. If you have any questions regarding your privacy, please read our Privacy Notice as provided on this website.