

# **SMS Terms & Conditions**

**Effective Date: November 1<sup>st</sup>, 2025**

**By opting in to receive SMS/text messages from Pavlick Lending Group LLC ("Company," "we," "our," or "us"), you agree to the following SMS Terms & Conditions. These terms apply to all SMS communications sent by us, including informational, transactional, and marketing messages.**

## **1. Program Description**

**Pavlick Lending Group LLC may send SMS messages to provide information related to:**

- Loan programs and financing options**
- Application updates and transaction status**
- Appointment confirmations and reminders**

- Requested information and customer support
- Promotional or marketing communications related to our services
- Message frequency will vary based on your interaction with us.

## 2. Opt-In Consent

By providing your mobile phone number and opting in through our website, application forms, verbal consent, or other authorized methods, you expressly consent to receive SMS messages from Pavlick Lending Group LLC.

Consent to receive SMS messages is not a condition of purchasing any goods or services.

## 3. Message & Data Rates

**Message and data rates may apply depending on your mobile carrier and plan. Pavlick Lending Group LLC is not responsible for any charges incurred from your carrier as a result of receiving SMS messages.**

#### **4. Opt-Out Instructions**

**You may opt out of receiving SMS messages at any time by replying:**

**STOP to unsubscribe**

**After opting out, you may receive one final confirmation message. No further messages will be sent unless you re-enroll.**

**For help, reply:**

**HELP or contact us directly using the information below.**

#### **5. Supported Carriers**

**SMS services are supported by most major U.S. carriers. Pavlick Lending Group LLC is not liable for delayed or undelivered messages due to carrier issues, network outages, or technical limitations.**

## **6. Privacy & Data Use**

**Your privacy is important to us.**

**We do not sell, rent, or share your mobile number with third parties for their marketing purposes.**

**Your information is used solely to communicate with you regarding our services.**

**For more details, please review our Privacy Policy.**

## **7. Eligibility**

**You must be at least 18 years old and the authorized user of the mobile phone number provided to participate in our SMS program.**

## **8. Disclaimer of Warranties**

**SMS messages are provided on an "as-is" basis. Pavlick Lending Group LLC does not guarantee the delivery, accuracy, or timeliness of messages.**

## **9. Limitation of Liability**

**To the fullest extent permitted by law, Pavlick Lending Group LLC shall not be liable for any damages arising from the use of or inability to receive SMS messages, including but not limited to delays, errors, or failures in transmission.**

## **10. Changes to Terms**

**We reserve the right to modify or terminate our SMS program or these Terms & Conditions at any time. Updates will be posted on our website and will be effective upon posting.**

## **11. Contact Information**

**If you have questions about these SMS Terms & Conditions, please contact:**

**Pavlick Lending Group LLC**

**Phone: 715-257-4517**

**Email: [curtis@pavlicklendinggroup.com](mailto:curtis@pavlicklendinggroup.com)**

**\*\*\*By opting in to receive SMS messages from Pavlick Lending Group LLC, you acknowledge that you have read, understood,**

**and agreed to these SMS Terms & Conditions.**