SMS Text Message and Email Terms & Conditions

By opting in to receive SMS text messages, you authorize us to deliver account and marketing text messages to your mobile telephone number, in conjunction with the services you have requested.

- Marketing texts include special offers and promotions.
- Account texts include messages such as payment reminders and other important information about your account.

Message and Data Rates May Apply. Message frequency varies.

You understand the text messages we send may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private. Please notify us immediately if you change mobile numbers or plan to provide your phone to another person.

SMS Opt-out or STOP

- If you wish to stop receiving SMS text messages from us, simply send **STOP** to any SMS text message you have received.
- Your stop request will become effective immediately.
- You may also stop SMS text messages by calling us or emailing us using the contact information below.

SMS Help or Support

For help or additional information regarding our SMS text messages services reply HELP to the any SMS text message you receive you have received.

By providing us with your email address(es) you authorize us to send email messages to your email address(es). You may unsubscribe from promotional messages at any time.

You agree and consent to be contacted by us, our agents, employees, attorneys, affiliates, subsequent creditors, loan servicing companies, and third-party collectors through the use of email, and/or telephone calls to your cellular, home or work phone numbers, as well as any other phone number you have provided in conjunction with this account, including the use of automatic telephone dialing systems, auto-dialers, or an artificial or prerecorded voice.

If you have any questions or would like us to mail you a paper copy of this information or are having problems receiving or stopping our SMS text messages or emails, please contact us using the following information: Heights Finance Corporation, P.O. Box 1947, Greenville, SC 29602 or call us toll-free at 866-413-1836.

We may modify or terminate these Terms & Conditions at any time and at our discretion. We will post any changes to these Terms & Conditions on our websites at www.HeightsFinance.com.

Subscriber text messaging originator opt-in data and consent details will not be shared with any third parties not required for our everyday business purposes except when explicitly authorized by the subscriber.