

Crystal Rock Finance Text Message Policy

By providing your cell phone number, you have provided us with consent to send you text messages in conjunction with the services you have requested. Your cellular provider's Msg & Data Rates may apply to our confirmation message and all subsequent messages.

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. If we modify this Text Message Policy, we will notify you by sending you a text message with a link to the new policy. We may terminate our text message program at any time.

If you have any questions about this policy, would like us to mail you a paper copy of this policy or are having problems receiving or stopping our text messages, please contact us using the following information: Crystal Rock Finance, LLC 7639 W. 63rd Street, Summit, IL 60501, 1-800-903-7994.

You agree and consent to be contacted by the Company, our agents, employees, attorneys, affiliates, subsequent creditors, loan servicing companies, and third-party collectors through the use of email, and/or telephone calls and/or SMS text messages 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.

Opt-out or STOP

This policy applies to the text messages sent by Crystal Rock Finance, LLC to our customers while and after they use our product. If you wish to stop receiving text messages from Crystal Rock Finance, LLC, reply "STOPALL" to any text message that we send you. Your stop request will become effective within one day. You may also stop text messages by calling us using the following information: Crystal Rock Finance, LLC 7639 W. 63rd Street, Summit, IL 60501, 1-800-903-7994.

Help or Support

If at any time you need our contact information or information on how to stop text messages, reply to any text message we have sent you and in the reply text simply type HELP. Upon receiving your text message, we will send you a text message with this information. It is our policy to send no more than 3 messages per month. In general, the messages we send provide you with information about your account. Some of the text message we send may include links to websites. To access these websites, you will need a web browser and Internet access.

AGREEMENT TO RECEIVE TELEMARKETING TEXT MESSAGES

By signing this section, you authorize Crystal Rock Finance, LLC (or our agent) to send marketing text messages to the mobile number you have provided and that is listed below using an automatic telephone dialing system. You are not required to authorize marketing text messages to obtain credit or other services from us. If you do not wish to receive sales or marketing text messages from us, you should not sign this section. You understand that any messages we send you may be accessed by anyone with access to your text messages. You also understand that your mobile phone service provider may charge you fees for text messages that we send you, and you agree that we shall have no liability for the cost of any such text messages. At any time, you may withdraw your consent to receive marketing text messages by calling us at 1-800-903-7994. Alternatively, simply reply "STOPALL" to any marketing text message that we send you.