

## ABLE Financial Group Text Message Terms & Privacy Policy

***By requesting or engaging in communication by text with one of the representatives of ABLE Financial Group, you are agreeing to receive conversational and informational messages from ABLE Financial Group. Msg & data rates may apply. Msg frequency varies. Unsubscribe at any time by replying SL2STOP or clicking the unsubscribe link (where available). Reply SL2HELP for help. Privacy Policy & Terms are below.***

ABLE Financial Group uses text messages through CellTrust's SL2 to communicate with individuals in relation to our business relationship in compliance with applicable laws and regulations.

- We use text messages as a form of communication only with individuals who have indicated to us that they consider text an acceptable form of communication.
- We will ensure that individuals always have the ability to stop us from communicating by text message or to get help from us about the text messages that we send.
- Text messages with us are captured and recorded as required under applicable laws and regulations.
- Carrier message and data rates may apply.

### Consent to Text Message Communications

When you let us know that text messages are an acceptable form of communication for you, you are expressly authorizing us to contact you at the phone number you used to consent to text communications, and you are agreeing that we may communicate with you by text message in accordance with these terms and privacy policy.

Please understand that under the laws in certain jurisdictions, even though each text message we send to you is drafted and sent by an individual at our company, the text communications may be considered automatic telephone dialing systems. Additionally, the content in the text messages we send may be considered informational or marketing in certain jurisdictions and by consenting to receive text messages from us. By letting us know we can text you either by telling us to text you, sending us a text that requests a response, or completing a form that states you consent to text messages, you are consenting to these communications.

**Even after you consent to receiving text messages, you may opt out of such communications at any time by sending SL2STOP to the phone number that you no**

**longer want to send you text messages, or you can contact [SL2help@celltrust.com](mailto:SL2help@celltrust.com) to opt out or help us understand what types of text messages you do not want to have sent to you.**

Opting in to receive text messages from us is not a condition of your purchase or use of services with us; however, some communication capabilities with us may be impeded without your consent to receive text messages.

#### Text Messaging Privacy

We will not sell any personal information obtained as part of our text messaging communications with you, and we do not permit our third-party suppliers, vendors, or contractors to sell any personal information obtained in the course of our business relationship related to our text message communications with you. For information on how your information is used by CellTrust as our text messaging vendor, please see CellTrust's privacy policy at <https://www.celltrust.com/privacy-statement/>.

Furthermore, mobile information will not be shared with third parties/affiliates for marketing/promotional purposes. The descriptions of how we use information elsewhere in our company privacy policy exclude the information you provide as part of your consent to receive text messages from us; this information will not be shared with any third parties and will only be used to document your consent to receive text messages, to send those text messages to you, and to comply with any applicable laws and regulations.

#### **HOW OFTEN WILL I RECEIVE COMMUNICATIONS?**

The frequency of text messages and calls you receive will depend upon your relationship with us. Just as with other communication tools, some individuals may communicate with us more often than others.

If you feel you are receiving more communications than desired, you can let us know or opt out of receiving communications by **sending the opt-out keyword SL2STOP**, and that number should no longer be able to send you communications. Alternatively, you can contact [SL2help@celltrust.com](mailto:SL2help@celltrust.com) for assistance.

#### **HOW DO I OPT OUT OR STOP RECEIVING TEXT MESSAGES OR VOICE CALLS?**

If you feel you are receiving more communications than desired, you can let us know or opt out of receiving communications by **sending the opt-out keyword SL2STOP**, and that

number should no longer be able to send you communications.

*Helpful Hints: The opt-out keyword needs to be sent from the phone number where you want to stop receiving messages. If you have more than one phone number enrolled, you will need to follow this process with each phone number or contact us for assistance. Alternatively, you can contact [SL2help@celltrust.com](mailto:SL2help@celltrust.com) for assistance.*

## **WHAT DO I DO IF MY PHONE NUMBER CHANGES?**

If your phone number changes, you should let us know right away to avoid your messages being sent to your old number. Ideally, you should follow the opt out process described above before you change your phone number. You will also need to let us know that it is ok to send you text messages to your new number.

## **WILL YOU SEND ME ADS OR MARKETING OFFERS?**

CellTrust will not be sending you any ads or marketing even though we are using their SL2 product.

Under some laws “marketing” can mean any offer of goods or services. If someone from our company tells you about a new product that might help you, those details could be considered marketing.

If you have questions about the specific types of text messages you will receive, please contact us. We are happy to work with you to ensure you only are receiving text communications that you want to receive.

For additional information, please see [www.celltrust.com/tc1](http://www.celltrust.com/tc1), text SL2HELP to us, or reach out to [SL2help@celltrust.com](mailto:SL2help@celltrust.com).