

Text Messaging (SMS) Terms & Conditions

Gateway Financial Services

1. Program Description

By voluntarily providing your mobile phone number and opting in, you consent to receive SMS text messages from Gateway Financial Services ("Gateway," "we," "us," or "our") related to your account, including but not limited to payment reminders, account status updates, and responses to your customer service inquiries (the "Program").

2. Consent Is Not a Condition

Consenting to receive text messages is not a condition of obtaining any loan, credit, product, or service from Gateway Financial Services. You may do business with us whether or not you opt in, and you may opt out at any time without affecting your account.

3. Message Frequency

Message frequency may vary based on your account activity and interactions with us.

4. Message and Data Rates

Standard message and data rates may apply, as determined by your wireless carrier. Gateway Financial Services is not responsible for any charges assessed by your carrier.

5. Opting Out

You may opt out of receiving text messages from Gateway Financial Services at any time by replying "STOP" to any message you receive from us. After you opt out, you will receive a one-time confirmation message, and you will not receive further text messages from us unless you opt back in. You may resume receiving messages at any time by texting "START."

6. Help

For help or more information about this Program, reply "HELP" to any message you receive from us, or contact us at (931) 920-2274 or office@gatewayfinancialservices.com

7. Eligibility

You must be the account holder or an authorized user of the mobile number provided, and at least 18 years of age (or the age of majority in your jurisdiction), to participate in this Program.

8. Supported Carriers

This Program is available on most major U.S. wireless carriers. Participating carriers are not liable for delayed or undelivered messages.

9. Privacy

Your phone number and related information will be handled in accordance with our Privacy Policy, available at <https://gfinccarksville.com/Home/PrivacyPolicy> . We do not sell or share your phone number with third parties for marketing or promotional purposes, except as required by law.

10. Changes to These Terms

Gateway Financial Services may update these Text Messaging Terms & Conditions from time to time. Continued participation in the Program after changes take effect constitutes acceptance of the revised terms.

11. Contact Us

If you have questions about this Program or these Terms, please contact us at (931) 920-2274 or office@gatewayfinancialservices.com.