

SMS Notifications -Disclosure

1. The words "we", "us", and "our" refer to Today's Financial Services Inc., along with our agents, with whom we have contracted to facilitate payments to your Account(s). The words "you" and "your" mean you, the individual identified on the account(s) you have with us ("Account"). As used in this Disclosure, "SMS Notifications" means any SMS (text message) communication from us to you pertaining to your Account, including, but not limited to, account or payment information, promotions, due date reminders, delinquent accounts, coupons and other marketing material.

2. How to **UNSUBSCRIBE**. You may withdraw your consent to receive SMS Notifications by texting STOP to the message you receive. You may also withdraw your consent by calling us at 888-573-0132. At our option, we may treat your provision of an invalid mobile phone number, or the subsequent malfunction of a previously valid mobile phone number, as a withdrawal of your consent to receive SMS Notifications. Any withdrawal of your consent to use SMS Notifications will be effective only after we have a reasonable amount of time to process your request.

3. For **HELP** on Services. To request additional information, text HELP to the message you receive or contact us by telephone at 888-573-0132.

4. How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete mobile number and to maintain and update promptly any changes in this information. You can update your mobile number by calling us at 888-573-0132 or by email; info@todaysfinancialservices.com.

5. Hardware and Software Requirements. To receive SMS Notifications you must have: a SMS-capable mobile phone; an active mobile phone account with a communication service provider that offers SMS services; and sufficient storage capacity on your mobile phone.

6. Communications in Writing. All SMS Notifications in electronic format shall be considered "in writing" to the extent allowed by law.

7. Charges. There are no charges for SMS Notifications by Today's Financial Services Inc., but you are responsible for any and all charges, including, but not limited to, fees associated with text messaging, imposed by your communications service provider. Consult your mobile service carrier's pricing plan to determine the charges for sending and receiving text messages. These charges will appear on your phone bill.

8. Other Important Terms.

Additionally, you agree that we may send any SMS Notifications through your communication service provider in order to deliver them to you. You agree to provide a valid mobile phone number for these services. You further agree to indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your provision of a mobile phone number that is not your own or your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of the Agreement. SMS Notifications are provided for your convenience only.

We will not be liable for losses or damages arising from any delay in delivery or disclosure of account information to third parties by your communication service provider.

We may modify or terminate our text messaging services from time to time, for any reason, and without notice, including the right to terminate text messaging with or without notice, without liability to you, any other user or a third party. We reserve the right to modify these Terms of Use from time to time without notice. Please review these Terms of Use from time to time so that you are timely notified of any changes.