

Text Message Policy

When you provide TMS Group, Inc. and Three Rivers Investment, Inc. d/b/a Always Money (“Us or Our”) your cell phone number and opt in to Our text messaging program, you have provided Us with express consent to send you text messages about your loan, such as payment reminders. You may also opt in to receive marketing messages about other services we offer, including special offers you may be eligible for. Your cellular provider’s message and data rates may apply to Our messages sent to you . We do not charge you for any text messages we send you. Carriers are not liable for delayed or undelivered messages. Please notify Us immediately if you change mobile numbers or plan to provide your phone to another person. The number of text messages that we send to you per month will depend on your specific account details. Message frequency varies. Some of the text messages we send may include links to websites. To access these websites, you will need a web browser and Internet access.

We may terminate Our text message program at any time. If you have any questions about this policy or have problems receiving or stopping Our text messages, please contact Us by visiting any Always Money location or email Us at Help@Alwaysmoney.com.

By opting in, you agree and expressly consent to be contacted by Us, our agents, employees, and/or affiliates 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 with the use of automatic telephone dialing systems, auto-dialers, or an artificial or prerecorded voice.

Opt-out or STOP

If you wish to stop receiving text messages from US, reply to any text message we have sent you with STOP or visit any Always Money location and request an agent to discontinue text messaging.

Help or Support

If at any time you need Our contact information or information on how to stop text messages, reply HELP to any text message we have sent you. Upon receiving your text message, we will send you a text message with Help information.