

OMNI FINANCIAL SMS TEXT MESSAGING DISCLOSURE NOTICE

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. You agree and consent to be contacted by the Omni Financial, our agents, employees, attorneys, affiliates, 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, autodialers, or an artificial or prerecorded voice.

By clicking "YES" on "Marketing Text Messaging" Opt-In option on your Omni Financial (Omni) registration or profile page, you authorize Omni, its agents and affiliates, to send you "Marketing" text messages to the mobile number you own and have provided us via automatic telephone dialing system. You are not required to authorize any text messages to obtain credit or other services from us. If you do not wish to receive "Marketing" text messages from us, you should not Opt-In to this option on your Omni registration or profile page. It is our policy to unilaterally send no more than six "Marketing" messages per month.

You may be provided the option of sending certain account-related information to us via text message. While we and our vendors take reasonable efforts to protect your information, information sent to us via text message, including any photographs or attachments, may be unsecure and unencrypted and we cannot guarantee its security and privacy. If you elect to send any information to us via text message, you assume all risk of loss resulting from any unauthorized use or disclosure of the information you send. You are not required to utilize this option. If you do not want to assume that risk, you should not send us any information via text message and should instead use your client portal.

You understand that any messages we send you may be accessed by anyone with access to your text messages. 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. 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. Omni Financial does not charge you for this service.

Opt-out or STOP

At any time, you may withdraw your consent to receive "Marketing" text messages by calling us at 1-877-OMNI-USA. Alternatively, simply reply "STOP" to any "Marketing" text messages that we send you.

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.

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.

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: Omni Financial, P.O. Box 44215 Las Vegas, NV 89116, 1-877-OMNI-USA.

Revisions and Effective Date

The Omni Financial® SMS Text Messaging Disclosure Notice is effective October 23, 2014. Any material change to the Text Messaging Disclosure will be captured within this notice and available on the Web site.

Revisions made September 13, 2018.