

SMS TEXT MESSAGING DISCLOSURE NOTICE

By providing us with your mobile number and opting-in, you give Omni Financial of Nevada, Inc, (Omni) permission to send you account-related text messages, like payment reminders and notifications, as well as promotional messages, like special offers and discounts, in conjunction with the services you have requested. You agree and consent to be contacted by Omni, our agents, employees, attorneys, affiliates, and third-party collectors through the use of email, and/or telephone calls and/or 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. The number of messages will vary by account.

By clicking "YES" on "Marketing Text Messaging" Opt-In option on your Omni registration or profile page, you authorize Omni, its agents and affiliates, to send you "Marketing"/promotional 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 Omni homepage.

By providing us with your mobile number and opting-in, you agree you have ownership rights or permission to use the number given to us. 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.

Message and data rates may apply. In such, you 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 does not charge you for this service. If your handset does not support MMS, any MMS messages sent may be delivered as SMS messages. Additionally, wireless carriers are not liable for undelivered or delayed messages.

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.

Opt-out or STOP

To opt-out, text STOP to {CompanyShortCodeNumber} or text STOP to any text message we send you. An opt-out confirmation message will be sent back to you.

Help or Support

To request support, text HELP to {ShortCodeNumber} or email us at customersupport@yesomni.com.

Questions

If you have any questions about this policy or would like us to mail you a paper copy of this policy, please contact us at:

**Omni Financial of Nevada, Inc.
ATTN: Compliance Department
P.O. Box 81844
Las Vegas, NV 89180**

1-877-OMNI-USA

Revisions and Effective Date

The 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 website.

Revisions made 04/21/2023.