



SMS DISCLOSURES AND TERMS

These Short Message Service (“SMS”) Disclosures (“Disclosures”) apply to each account you have with us for which you have elected to receive SMS messages.

The words “we,” “us,” and “our” refer to the Xpress Cash Management, LLC family, which includes Xpress Cash, Ready Money, Check and Cash, Check & Cash USA, LLC.

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. Your cellular provider’s Msg&Data Rates may apply to our confirmation message and all subsequent messages. Please notify us immediately if you change mobile numbers or plan to provide your phone to another person.

If we modify our SMS Disclosures and Terms, we will notify you by mailing you a copy of the updated policy to the address of record or by sending you a text message with a link to the new policy. We may terminate our text message program at any time.

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 message, please contact us using the following information: Xpress Cash Management, LLC, 5920 N. 39th Ave., Ste. 1, Wausau, Wisconsin 54401, Comments@xpresscorp.com, (877) 675-9300.

You agree and consent to be contacted by us, our agents, employees, attorney, 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, auto dialers, or an artificial or prerecorded voice.

Opt-out or STOP

This policy applies to the text messages sent by us to our customers while and after they use our product. If you wish to stop receiving marketing text messages from us, simply reply to any text message we have sent you and in the reply text simply type STOP. If you wish to stop receiving all text messages from us, including those with information about payment due dates or missed payments, type STOP ALL in the reply text you send us. Your stop request will become effective within 24 hours. You may also stop text messages by calling our customer care line at (877) 675-9300, or emailing us as OptOut@xpresscorp.com.

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. It is our policy to send no more than twelve (12) message(s) per month. In general, the messages we send provide you with information about your account. 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.

Privacy

You understand the text message we send may be seen by anyone with access to your phone. 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.



This Company does not share mobile phone contact details with any external organization. We collect nonpublic personal information about you from the following sources: information we receive from you on applications or other forms; information about your transactions with us, our affiliates, or others; and information we receive from a consumer reporting agency. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by state and federal law. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We may report information about your account such as late payments, missed payments, or other defaults on your account to credit bureaus, which may be reflected on your credit report.
