

# 1<sup>st</sup> Franklin Financial Corporation

## Text Message Policy and Terms of Use

By opting in to receive text message from 1<sup>st</sup> Franklin Financial Corporation (1FFC), you agree to abide by the following terms of use:

1. **Consent and Opt-In:** By providing your mobile phone number and opting in to receive text messages from 1FFC, you have provided us, our agents, employees, successors and assigns with consent to send you text messages, including marketing messages, alerts, notifications, and other communications related to your account(s) and in conjunction with the services you have requested from 1FFC.
2. **Frequency:** Message Frequency may vary depending on your account activity and the services you have subscribed to. You understand and agree that while 1FFC will strive to limit the number of messages sent, you may receive multiple messages per week.
3. **Message Content:** Text messages from 1FFC may include but are not limited to account alerts, transaction notifications, promotional offers, and service announcements. You acknowledge that message content may vary and understand that your cellular provider's message and data rates may apply to our confirmation message and all subsequent messages. If you have any questions about your text plan or data plan, please contact your wireless provider.
4. **Privacy and Security:** 1FFC is committed to protecting your privacy and security. However, you understand and acknowledge that text messaging is not entirely secure. Please refrain from sharing sensitive personal information via text message. If you need to send us confidential information, please call us, visit one of our branches or send it by U.S. mail. 1FFC will never request sensitive information such as account numbers, passwords, or Social Security numbers via text message. If you have any questions regarding our privacy practices, please read our privacy policies [www.1ffc.com/policies-disclaimers-disclosures/](http://www.1ffc.com/policies-disclaimers-disclosures/).

You understand the text messages 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.

5. **Opt-Out:** You have the right to opt out of receiving text messages from 1FFC at any time. To opt out, simply reply STOP to any text message you receive from us. After you text "STOP", we will send you an SMS message to confirm that you have been unsubscribed. Once you opt-out, you will no longer receive text messages from 1FFC. If you want to receive text messages again from this number, just sign up as you did the

first time, and we will start sending the messages to you again. If you want to stop receiving communications other than text messages, please contact 1FFC at (800) 700-7943.

6. **Support and Assistance:** For support and assistance, regarding text messaging services, including opting out or managing your preferences, please contact 1FFC at (800) 700-7943.
7. **Changes to Terms:** 1FFC reserves the right to update or modify this Text Message Policy and Terms of Use at any time, at 1FFC's discretion. Any changes will be effective immediately upon posting on our website at [www.1ffc.com/policies-disclaimers-disclosures/](http://www.1ffc.com/policies-disclaimers-disclosures/) or sending notification via text message. Your continued use of text messaging services after such changes constitutes your acceptance of the updated terms. We may terminate our text message program at any time.
8. **Governing Law:** These terms of use shall be governed by and construed on accordance with the laws of Georgia without regard to its conflict of law principles.

By opting in to receive text messages from 1FFC, you acknowledge that you have read, understood, and agree to abide by these terms of use. If you do not agree with these terms, please do not opt in to receive text messages or opt out if you have already opted in.