Texting Policy of National Credit Systems, Inc.

By providing us with your mobile number, you give National Credit Systems, Inc permission to send you account-related text messages, like communications, payment reminders and notifications in conjunction with the collection of the account, unless you opt-out.

• The number and frequency of messages will vary by account.

• By providing us with your mobile number, you agree you have ownership rights or permission to use the number given to us and to provide that number to third-parties for communication.

· Message and data rates may apply.

 \cdot To opt-out, text STOP to any text message we send you. An opt-out confirmation message will be sent back to you.

• To request support, text HELP to any text message we send you or email us at info@nationalcreditsystems.com.

· If your handset does not support MMS, any MMS messages sent may be delivered as SMS messages.

· Wireless carriers are not liable for undelivered or delayed messages.