

SMS Privacy Policy

SHERMAN CREDIT, INC is committed to protecting your privacy. This Privacy Policy (the "Policy") governs how we treat the Personal Information that we collect and receive from you in connection with your use of the SMS Service ("Service"), which we make available to you through a third-party service provider. This Policy is incorporated into the Terms of Service.

By using the Service, you agree to the terms of this Policy. SHERMAN CREDIT, INC reserves the right, in its sole discretion, to modify or change this Policy at any time with or without prior notice to you. The date of the last update will be posted at the bottom of this Policy for your convenience. This Policy, and any changes, are effective as soon as posted. Your continued use of the Service following the posting of any changes to the Policy constitutes your full acceptance of those changes.

"Personal Information" is information that individually identifies you, such as your mobile phone number or user/screen name, as well as the any Personal Information that you choose to include in messages you send through the Service.

What Personal Information is collected about you

Through the use of the Service, SHERMAN CREDIT, INC will receive the following information from our third party service provider: your mobile phone number when you send a text message to us, the text of messages that you send to other users of the Service, any user or screen name that you select in connection with the Service, as well as any comments or feedback regarding the Service that you send to us.

How SHERMAN CREDIT, INC uses Personal Information about you

We use Personal Information to (a) provide you with the Service, (b) process and respond to inquiries, (c) improve the Service, (d) if necessary, contact you with important announcements or messages, (e) conduct research, and (f) provide anonymous reporting for internal and external clients and partners.

Each message that you send through the Service (either to us or to other users of the Service) is stored on our servers. We retain these messages on our servers. SHERMAN CREDIT, INC utilizes servers and services owned by third parties.

Disclosure of your information

We will not rent or sell your Personal Information to other companies or individuals, unless we have your consent. We may use or disclose such information in any of the following limited circumstances:

- We have your consent.
- We need to enforce our Terms of Service.
- We provide such information to trusted businesses or persons for the sole purpose of processing Personal Information on our behalf. When this is done, it is subject to agreements that oblige those parties to process such information only on our instructions and in compliance with this Policy and appropriate confidentiality and security measures. If the third party fails to comply with

our terms, SHERMAN CREDIT, INC is not accountable in any way for any liability or reimbursement.

- We provide such information to third parties who have entered into non-disclosure agreements with us.
- We provide such information to a company controlled by, or under common control with, SHERMAN CREDIT, INC for any purpose permitted by this Policy.
- We respond to subpoenas, court orders, or legal process, or to establish or exercise our legal rights, or the legal rights of others, or defend against legal claims.
- We believe it is necessary to share Personal Information to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of SHERMAN CREDIT, INC's Terms of Service, or as otherwise required by law.
- We transfer Personal Information about you if SHERMAN CREDIT, INC is, or its assets are, acquired by or merged with another company.

We may share aggregated information with others without further notice. An example of this would be the number of people who used the Service in a given month or the total number of texts sent in a given week.

Security

SHERMAN CREDIT, INC takes precautions to ensure the security of your Personal Information, including ensuring that our third party service providers protect the security of your Personal Information. However, we cannot guarantee that hackers or unauthorized personnel will not gain access to your Personal Information despite our efforts. You should note that in using the Service, your information will travel through third party infrastructures which are not under our control (such as a third party SMS delivery platform or your carrier network).

We cannot protect, nor does this Policy apply to, any information that you transmit to other users. You should never transmit personal or identifying information to other users.

Opting in

- A mobile user might opt-in by:
- Entering a phone number online,
- Sending an Mobile Originating (MO) message containing an advertising keyword,
- Filling out a paper form that includes their phone number, or
- Signing up at a point-of-sale location.

Opting out

SHERMAN CREDIT, INC's third-party service provider gives you the ability to opt out of the Service for any reason. You can opt out by replying "STOP" or "QUIT". We reserve the right to send you certain communications relating to the Service, such as announcements and administrative messages, without offering you the opportunity to opt-out of receiving them.

Children

The Service is not intended for children under 13, and SHERMAN CREDIT, INC does not knowingly collect information from children under the age of 13. Children aged 13 or older should not submit any Personal Information without the permission of their parents or guardians. By using the Service, you are representing that you are at least 18, or that you are at least 13 years old and have your parents' permission to use the service.

Intended audience

SHERMAN CREDIT, INC requires that users of this service be limited to US residents only.

Questions or concerns?

If you have any additional questions regarding this Policy, please feel free to contact us any time by replying "HELP".

SMS Terms of Service

Use of the SHERMAN CREDIT, INC text message-based services (the "Service") is subject to the following Terms of Service. These terms constitute a legal agreement (the "Agreement"). Please read them carefully.

- SHERMAN CREDIT, INC will allow several different opportunities, such as entering a phone number online, to opt-in to SMS services.
- You can cancel the Service at any time. Just text the reply "STOP". After you send the SMS message "STOP" to us, we will send you an SMS message to confirm that you have been unsubscribed. After this, you will no longer receive SMS messages from us. If you want to join again, just sign up as you did the first time, and we will start sending SMS messages to you again or you can reply "UNSTOP".
- If at any time you forget what keywords are supported, just text "HELP". After you send the SMS message "HELP" to us, we will respond with instructions on how to contact us to obtain assistance.
- As always, message and data rates may apply for any messages sent to you from us and to us from you, and SHERMAN CREDIT, INC is not liable for the cost of any such messages. You will receive recurring messages. If you have any questions about your text plan or data plan, it is best to contact your wireless provider. For all questions about the Service provided by SHERMAN CREDIT, INC, you can call 225-344-0975.
- You understand that anyone with access to your mobile phone may be able to view the messages you receive when using the Service, and you agree that SHERMAN CREDIT, INC will not be liable to you if this occurs.

- You understand that you are not required to consent to the Service to receive any other services from SHERMAN CREDIT, INC.
- By agreeing to these Terms of Service and providing us with your mobile phone number when you opt in to the Service, you authorize SHERMAN CREDIT, INC to contact you by text message at your mobile phone number using an automatic telephone dialing system or device, or any other computer assisted technology as applicable.
- If you have any questions regarding privacy, please contact us at 225-344-0975.

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