

PEOPLES CREDIT TEXT MESSAGE POLICY

By providing your cell phone number, you have provided us with consent to send you text messages in conjunction with the service you requested. Your cellular provider's Msg&Data Rates may apply to our confirmation message and subsequent messages.

You understand that 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 text messages if you want them to remain private.

Please notify us immediately if you change your mobile numbers or plan to provide your phone to another person.

If we modify this Text Message Policy we will notify you by sending 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 text messages, please call us using the following information: Peoples Credit Co.Inc. 4950 NE 148th Ave, Portland OR 97230, 800-531-4420.

You agree and consent to be contacted by the Company, Our agents, employees, attorneys, affiliates, subsequent creditors, loan servicing companies, 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 dialing systems, auto-dialers, or an artificial prerecorded voice.

Opt-out STOP

This policy applies to the text messaged sent by Peoples Credit Co, Inc. to our customers while and after they use our product. If you wish to stop receiving marketing text messages from Peoples Credit Co, Inc. 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 Peoples Credit Co, Inc., 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 one day]. You may also stop text messages by call us using the contact information below.

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 [9] messages[s] per [month]. In general, the messages we send provide you with information about your account.

Buyer

Printed Name

Signature

Date

Cell Phone Number

Email Address

Co-Buyer

Printed Name

Signature

Date

Cell Phone Number

Email Address