



Text Message Policy

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.

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.

We may modify this Text Message Policy at any time at our discretion. We will post changes to this text message policy on our websites at www.mymoneytogo.com and www.fastpathloans.com. We may terminate our text message program at any time.

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 telephone dialing systems, auto-dialers, or an artificial or prerecorded voice.

Opt-out or STOP

This policy applies to the text messages sent by Southern Management Corporation and its subsidiaries that operate under the trade names Southern Finance, Covington Credit, Quick Credit, FastPath Loans and mymoneytogo.com (collectively "SMC") to our customers while and after they use our product.

- If you wish to stop receiving marketing text messages from SMC, 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 SMC, 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 five business days.
- You may also stop text messages by calling us or emailing 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 10 message(s) per month. In general, the messages we send provide you with information about your account. Some of the text message we send may include links to websites. To access these websites, you will need a web browser and Internet access.

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 messages, please contact us using the following information: Southern Management Corporation, P. O. Box 1947, Greenville, SC 29602 or call us toll-free at 866-413-1836.