

Balboa Thrift and Loan SMS Terms of Use

1. Consenting to Text Messaging

By providing your mobile number and opting in, you accept these terms and conditions and consent to receive automated, recurring, account-related text messages such as payment reminders, transaction notifications, past due notices, loan status updates, and other services you have requested from Balboa Thrift and Loan. Consent to receive these text messages is not a condition of purchasing any product or service.

2. Message Type and Frequency

Messages will be strictly limited to account-related communications. We will not send marketing messages without a separate opt-in. Message frequency may vary based on your account activity and preferences.

3. Fees

Balboa Thrift and Loan does not charge a fee for sending text messages; however, message and data rates may apply from your wireless carrier. Check your mobile plan for details.

4. Opt-Out & Support

You can opt out of receiving text messages anytime by texting **STOP** to any message we send you. After you send STOP, you will receive another message confirming your opt-out request. After this, you will no longer receive messages from us.

For assistance, text **HELP** to any message we send you, or email us directly to loanservice@balboathrift.com. You may contact us at 1-800-748-5684.

5. Privacy Policy

Your information will be used solely for text communications related to your account and handled according to our **Privacy Policy**, available at www.balboathrift.com.

6. Other Terms

Balboa Thrift and Loan may revise, modify, or amend these SMS Terms at any time. You agree to review these SMS Terms periodically to ensure you are aware of any changes. Your continued consent to receive Balboa Thrift and Loan text messages will indicate your acceptance of those changes.

7. Wireless Carrier Disclaimer

Wireless carriers are not liable for delayed or undelivered messages.