

5 Star Loans, Inc. Terms and Conditions

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I affirm to YOU that everything I declared on my credit application or on any documents I supply to YOU, or in verbal statements I have made to YOU, is truthful and correct. By marking the "I Agree" box and hitting "Enter," I authorize YOU to check my credit if YOU desire and verify MY employment and residential histories at YOUR discretion. I agree to notify YOU of any changes to my credit information if my financial condition changes. I further understand that YOU may require additional information about MY credit information, including whether or not I have obtained new debt in the course of MY application with YOU. I understand that if I provide YOU with a telephone number for a wireless phone or other wireless device at any time now or in the future, I hereby expressly consent to receiving communications from YOU at that number. These communications can and may include live or automated calls, text messages, emails, or other communications from YOU or YOUR agent, or any third-party engaged by you about my application status, marketing to ME products, promotions or services you may offer, to assist YOU in the servicing and collection of my account with YOU. I also acknowledge that YOU will retain MY application for credit whether YOU approve it or not.

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WIRELESS POLICY

SMS Disclosures and Terms

This Short Message Service ("SMS") Disclosure ("Disclosure") applies to each account you have with us for which you have elected to receive SMS messages.

1. The words "US," "OUR," and "WE" refer to 5 Star Loans, Inc., and any of our agents, with whom we have contracted to market or otherwise communicate, including assistance to facilitate payments to your Account(s). The words "YOU" and "YOUR" mean the applicant, the individual identified on the account(s) you have with US ("Account"). As used in this Disclosure, "SMS Notifications" means any SMS (text message) communication from us to you pertaining to your Application / Account, including, but not limited to, marketin

g, application, account or payment information, promotions, due date reminders, delinquent accounts, coupons and other marketing material.

2. How to UNSUBSCRIBE. You may cancel or otherwise withdraw your consent to receive SMS Statement Notifications by texting STOP to any message you receive. You may also cancel or otherwise withdraw your consent by calling us 24 hours a day at (888) 301 6688 or (510) 992-4400. At our option, we may treat your provision of an invalid mobile phone number, or the subsequent malfunction of a previously valid mobile phone number, as a withdrawal of your consent to receive SMS Statement Notifications. We do NOT impose any fee to process the withdrawal of your consent to receive SMS Statement Notifications. Any withdrawal of your consent to use SMS Statement Notifications will be effective only after we have a reasonable period of time to process your withdrawal.

3. To request additional information, texts HELP to the message you receive or contact us by telephone at (888) 301 6688 or (510) 992-4400.

4. Opt-in. Sign agreements and any addendums to opt-in for SMS courtesy text services. When applicable, a confirmation message is sent to verify you are in possession of the device for the cell number you provided, inform of applicable Message & Data Rates and frequency for all subsequent SMS or MMS.

Opt-out. To cancel SMS courtesy text message services, simply reply STOP to the message YOU received to opt-out of respective text message services. Text STOP to the message you receive!

5. How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete mobile number and to maintain and update promptly any changes in this information. You can update your mobile number by calling us at (888) 301 6688 or (510) 992-4400. Or through email: gabitaub@5starloans.com

6. Hardware and Software Requirements. To receive SMS Statement Notifications that we make available to you, you must have:

- a SMS-capable mobile phone;
- an active mobile phone account with a communication service provider that offers SMS services; and
- sufficient storage capacity on your mobile phone.

7. Communications in Writing. All SMS Statement Notifications in electronic format shall be considered a “writing” to the extent allowed by law.

8. Charges. There is no service fee for SMS Statement Notifications, but you are responsible for any and all charges, including, but not limited to, fees associated with text messaging, imposed by your communications service provider. Consult your mobile service carrier’s pricing plan to determine the

charges for sending and receiving text messages. These charges will appear on your phone bill.

9. Other Important Terms. Additionally, you agree that we may send any SMS Statement Notifications through your communication service provider in order to deliver them to you. You agree to provide a valid mobile phone number for these services. You further agree to indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your provision of a mobile phone number that is not your own or your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of the Agreement. SMS Statement Notifications are provided for your convenience only. We will not be liable for losses or damages arising from any delay in delivery or disclosure of account information to third parties by your communication service provider. We may modify or terminate our text messaging services from time to time, for any reason, and without notice, including the right to terminate text messaging with or without notice, without liability to you, any other user or a third party. We reserve the right to modify these Terms of Use from time to time without notice. Please review these Terms of Use from time to time so that you are notified timely of any changes.

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Termination

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