

## SMS Terms & Conditions

### 1. Program Description

By opting in to receive SMS messages from Payco, Inc.], you agree to receive recurring text messages (including promotions, updates, and alerts) to the mobile number you provided. Message frequency may vary.

### 2. Consent & Opt-In

By subscribing, you confirm you are the account holder or have the account holder's permission to enroll. Consent is not a condition of purchase.

### 3. Message & Data Rates

Message and data rates may apply. Check with your mobile carrier for details.

### 4. Opt-Out Instructions

You can cancel SMS messages at any time by replying **STOP** to any message. After you send STOP, you will receive a confirmation message, and no further messages will be sent.

### 5. Help Instructions

For help, reply **HELP** to any message or contact us at [info@paycoinc.com](mailto:info@paycoinc.com) or 607-770-8510.

### 6. Privacy

Your information will be handled in accordance with our [Privacy Policy](#). We do not sell or share your mobile number with third parties for marketing purposes.

### 7. Supported Carriers

Our messages are supported by most major U.S. carriers, but delivery is not guaranteed.

### 8. Changes to Terms

We may update these terms at any time. Continued participation in our SMS program constitutes acceptance of any changes.