SMS Terms & Conditions Effective Date: September 2, 2025

By opting in to receive text messages (“SMS”) from Coastal Payment Systems (“we,” “us,” or “our”), you agree to the following terms and conditions. Please read them carefully.

1. Program Description By providing your mobile phone number and opting in, you consent to receive SMS messages from us, including account alerts, customer support messages, and promotional offers, depending on your preferences.
2. Message Frequency Message frequency may vary depending on your interactions with us, ongoing promotions, and account activity.
3. Cost and Carriers Message and data rates may apply, depending on your mobile carrier plan. We are not responsible for any charges incurred from your carrier. Supported carriers are not liable for delayed or undelivered messages.
4. Opt-Out Instructions You can unsubscribe at any time by replying STOP to any of our SMS messages. After you opt out, you will no longer receive promotional texts, but we may still send important service-related communications.
5. Help Instructions For help, reply HELP to any of our messages or contact us directly at

[info@coastalpaymentsystems.com](mailto:info@coastalpaymentsystems.com) or 877-321-6149.

1. Privacy Policy Your participation in our SMS program is also subject to our Privacy Policy, which explains how we collect, use, and protect your information. You can review the full policy at: https:// [www.coastalpaymentsystems.com/\_files/ugd/c7d257\_dc3f0511749147a4b607befcb13641b9.pdf](http://www.coastalpaymentsystems.com/_files/ugd/c7d257_dc3f0511749147a4b607befcb13641b9.pdf)
2. Eligibility You must be at least 18 years old, or have parental/guardian consent, to participate in our SMS program. By opting in, you confirm that you are the owner of the mobile device or have permission from the subscriber.
3. Limitation of Liability We are not responsible for any delayed or undelivered messages, or for any damages caused by your use of the SMS program. The service is provided “as is” without warranties of any kind.
4. Changes to Terms We may update these Terms & Conditions at any time. If material changes are made, we will notify you through SMS or other appropriate means.
5. Contact Us For questions about these Terms & Conditions, contact us at: Coastal Payment Systems Email: [info@coastalpaymentsystems.com](mailto:info@coastalpaymentsystems.com) Phone: 877-321-6149 Address: 232B Est Scenic Drive, Pass Christian, MS 39571
6. SMS opt-in and phone numbers collected for SMS communication purposes will not be shared with any third party and affiliates for marketing purposes