

Mobile Terms

Last Updated: April 4, 2024

Effective: April 4, 2024

1. Exto Inc. doing business as Atlas ("Atlas") provides information about its Services and your account through SMS and Short Code messaging (the "Atlas SMS Notification Program"). Messages sent as part of this program include account updates, transaction alerts, account/security alerts, mobile app setup messages, and important account alerts/reminders.
2. You opt in to the Atlas SMS Notification Program when you sign up for an Atlas account through the Atlas app or Website. You can also opt in to the Atlas SMS Notification Program by responding "START" to any message you receive from us. Participation in the Atlas SMS Notification Program is not required in order to use Atlas.
3. You can cancel the Atlas SMS Notification Program at any time. Just respond "STOP" to any message you receive from us. After you send the SMS message "STOP" to us, we will send you an SMS message to confirm that you have been unsubscribed from the SMS Notification Program. After this, you will no longer receive notification/alert SMS messages from us. Your ability to use the Atlas app and your Atlas account will not be affected by cancellation of the SMS Notification Program. If you want to join again, just reply "START".
4. If at any time you forget what keywords are supported, just text "HELP" to the short code. After you send the SMS message "HELP" to us, we will respond with instructions on how to use our service as well as how to unsubscribe.

5. We strive to be able to deliver messages to the following mobile phone carriers: Major carriers: AT&T, Verizon Wireless, Sprint, T-Mobile, MetroPCS, U.S. Cellular, Alltel, Boost Mobile, Nextel, and Virgin Mobile. Minor carriers: Alaska Communications Systems (ACS), Appalachian Wireless (EKN), Bluegrass Cellular, Cellular One of East Central IL (ECIT), Cellular One of Northeast Pennsylvania, Cincinnati Bell Wireless, Cricket, Coral Wireless (Mobi PCS), COX, Cross, Element Mobile (Flat Wireless), Epic Touch (Elkhart Telephone), GCI, Golden State, Hawkeye (Chat Mobility), Hawkeye (NW Missouri), Illinois Valley Cellular, Inland Cellular, iWireless (Iowa Wireless), Keystone Wireless (Immix Wireless/PC Man), Mosaic (Consolidated or CTC Telecom), Nex-Tech Wireless, NTelos, Panhandle Communications, Pioneer, Plateau (Texas RSA 3 Ltd), Revol, RINA, Symmetry (TMP Corporation), Thumb Cellular, Union Wireless, United Wireless, Viaero Wireless, and West Central (WCC or 5 Star Wireless). *Carriers are not liable for delayed or undelivered messages.*
6. As always, message and data rates may apply for any messages sent to you from us and to us from you. Message frequency varies. If you have any questions about your text plan or data plan, it is best to contact your wireless provider. For all questions about the services provided by this short code, you can send an email to **support@AtlasFin.com**.
7. Our complete privacy policy is available here: **<https://AtlasFin.com/policies>**