

# New Customer

## Terms and Conditions

By opting in to receive text messages from Marine One, you agree to the following terms and conditions:

1. **Voluntary Enrollment:** Enrollment in SMS messaging is completely voluntary and is not required to obtain services or become a customer of Marine One.
2. **Message Frequency Disclosure:** Message frequency may vary per month from Marine One. These messages will pertain to billing information, reminders, and payments due.
3. **Opt-Out:** You can opt out of receiving text messages at any time by replying "STOP" to any message you receive from Marine One. Once you opt out, you will no longer receive any text messages from us, except confirmation of your opt-out request.
4. **Support:** For support or assistance regarding text messages, you can contact us at 800-262-8734.
5. **Data and Message Rates:** Standard message and data rates may apply to any messages received from Marine One. Please consult your mobile service provider for details regarding your messaging and data plan.
6. **Privacy:** Marine One is committed to protecting your privacy. Your information will only be used for the purpose of sending you billing and payment-related messages. We will not share your information with third parties for marketing purposes without your consent. Our Privacy Policy can be found [here](#).
7. **Modification of Terms:** Marine One reserves the right to modify or amend these terms and conditions at any time. Any changes will be effective immediately upon posting the modified terms and conditions on our website or through other appropriate means of communication.
8. **Participating Carriers disclosure:** AT&T, T-Mobile, Metro PCS, Verizon Wireless, US Cellular, Google Voice, Cellular One, Cellcom, Cellular South, Interop, Clearsky.

9. **Carrier Liability:** Carriers do not guarantee that alerts will be delivered and will not be liable for delayed or undelivered messages.

By opting in to receive text messages from Marine One, you acknowledge that you have read, understood, and agree to these terms and conditions. For more information about our privacy practices, please visit our website or contact us directly. Thank you for choosing Marine One.

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FACTS	WHAT DOES MARINE ONE DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and income</li><li>▪ transaction history and payment history</li><li>▪ credit history and credit scores</li></ul>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Marine One chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Marine One share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions</b>	Call 1 (800) 262-8734 or go to <a href="http://www.marineone.com">www.marineone.com</a> .
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## Who we are

<b>Who is providing this notice?</b>	Marine One Acceptance Corporation (“Marine One”)
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## What we do

<b>How does Marine One protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Marine One collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>▪ give us your income information or provide employment information</li><li>▪ give us your contact information or show your driver’s license</li><li>▪ pay us by check</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can’t I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"><li>▪ sharing for affiliates’ everyday business purposes – information about your creditworthiness</li><li>▪ affiliates from using your information to market to you</li><li>▪ sharing for nonaffiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

## Difinitions

### **Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Marine One does not share with our affiliates.*

### **Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Marine One does not share with nonaffiliates so they can market to you.*

### **Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Marine One doesn't jointly market.*

## Other important information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.