

OBHG Privacy Policy for SMS Messaging

Effective Date: 01/01/2025

Introduction

At OBHG, your privacy is critically important to us. This Privacy Policy explains how we collect, use, and protect your personal information when you opt into our SMS messaging program. By opting into our SMS service, you agree to the terms outlined below, which are in compliance with the latest 2024 regulations under the **Telephone Consumer Protection Act (TCPA)** and the **Campaign Registry guidelines**.

1. Information We Collect

When you opt-in to receive SMS messages from us, we collect the following information:

- **Phone Number:** The mobile number provided during the opt-in process.
- **Message Interaction Data:** Includes information such as delivery status, response data, and message engagement rates.
- **Consent Data:** We maintain records of when and how you provided consent to receive SMS messages, including the method of opt-in (e.g., web form, keyword, or verbal consent).

2. How We Use Your Information

We use your information to:

- Send text messages based on the preferences you indicated when opting in, such as, updates, notifications, and alerts.
- Ensure compliance with federal regulations, including the **TCPA**.
- Monitor and improve our SMS services by tracking engagement metrics.

Your information will **only be used for the purpose** specified at the time of opt-in and will not be used to send unrelated messages.

3. One-to-One Consent Requirement

In line with **FCC regulations (March 2024)**, your SMS opt-in applies to communications from **OBHG only**. Your consent to receive SMS messages is specific to our company and does not extend to third-party businesses or affiliates unless explicitly stated and separately agreed upon.

4. Message Frequency and Data Rates

The SMS message frequency will vary but will not be more than 1 message per day unless there is a notification event. Message and data rates may apply depending on your mobile carrier and plan. Please note that **message and data rates** may apply depending on your mobile carrier and plan. We encourage you to review your carrier's terms for more details on messaging fees.

5. Opt-Out Instructions

You can opt out of our SMS service at any time by replying with **“STOP”** to any message you receive from us. Once you opt out, you will immediately cease receiving further messages unless you opt back in. For help, you can reply with **“HELP”** or contact us directly at **support@oregonbhg.com** or **541-727-7787**

6. Data Sharing and Disclosure

We will never share or sell your information to third parties for marketing purposes without your explicit consent. We may, however, share your information with trusted third-party service providers for the purpose of facilitating SMS delivery (e.g., telecommunications providers). All such parties are bound by strict confidentiality agreements and are prohibited from using your data for any purpose other than SMS delivery.

In compliance with **Do Not Call (DNC) Registry regulations (2024)**, you have the right to register your number with the **National DNC Registry**. If you are on the DNC Registry, we will not send you promotional SMS messages unless you have provided express consent to do so.

7. Security of Your Information

We take reasonable measures to protect the information you provide from unauthorized access, disclosure, or misuse. However, no system is completely secure, and we cannot guarantee the absolute security of your data during transmission or storage.

8. Record-Keeping and Proof of Consent

As required by the **TCPA** and **Campaign Registry guidelines**, we maintain records of all opt-ins and opt-outs, including timestamps and the method of consent. These records are kept securely and may be used to demonstrate compliance with regulatory requirements if needed.

9. Changes to This Policy

We reserve the right to update or modify this Privacy Policy at any time. Any significant changes will be communicated via SMS or on our website. Continued use of our SMS service after any changes indicates your acceptance of the revised policy. Please check back periodically to stay informed of any updates.

10. Contact Us

If you have any questions about this Privacy Policy or wish to update your SMS preferences, you can contact us at:

- **Email:** support@oregonbhg.com
- **Phone:** 541-727-7787
- **Address:** 312 Oak St STE 205, Central Point, OR 97502

Links:

- **Terms and Conditions:** https://www.oregonbhg.com/_files/ugd/e0af4a_074b0cc99e2140669c9dc4ab0aeff0d6.pdf
 - **Privacy Policy:** https://www.oregonbhg.com/_files/ugd/e0af4a_8048844ea787448487838e32bd7bc862.pdf
 - **National Do Not Call Registry:** <https://www.donotcall.gov/>
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Key 2024 Compliance Elements:

- **One-to-One Consent:** Consumers are only giving consent to receive messages from the specific business they opt into, not from multiple parties
- **Clear Disclosures:** The policy includes clear language about the nature of the messages, frequency, potential charges, and opt-out mechanisms
- **Do Not Call Protections:** The policy reflects the latest FCC guidance that DNC protections apply to SMS, making it clear that businesses must adhere to DNC regulations
- **Data Sharing and Record-Keeping:** Emphasizes the importance of maintaining proof of consent and clear guidelines on how data is shared for operational purposes.

This updated **Privacy Policy** example aligns with current 2025 **TCPA** and **FCC** guidelines, ensuring your business remains compliant while fostering transparency with consumers.