

Terms and Conditions

1. Acceptance of Terms

By accessing or using the EFC Wealth Management Firm website (“the Website”), you agree to comply with and be bound by these Terms and Conditions. If you do not agree, please do not use the Website.

2. Modifications to Terms

EFC Wealth Management Firm (“EFC”) reserves the right to modify these Terms and Conditions at any time. Updates will be effective upon posting to the Website. Your continued use of the Website constitutes your acceptance of any revised terms.

3. Use of the Website

- The Website is intended for informational purposes only and does not constitute financial, investment, tax, or legal advice.
- You agree to use the Website for lawful purposes and not for any activity that could harm EFC, its clients, or its users.
- Unauthorized access, data mining, or interference with the Website’s functionality is strictly prohibited.

4. No Client Relationship

Your use of the Website or communication through it does not establish a client relationship with EFC. Becoming a client requires formal engagement through executed agreements.

5. Intellectual Property

- All content on the Website, including text, logos, images, and designs, is the property of EFC Wealth Management Firm unless otherwise noted.
- Reproduction, distribution, or unauthorized use of Website content without written permission from EFC is prohibited.

6. Third-Party Links

The Website may include links to third-party websites for your convenience. EFC is not responsible for the content, accuracy, or privacy practices of these external sites.

7. SMS Communication Policy

At EFC Wealth Management, we value clear and transparent communication with our clients and users who choose to receive text messages from us. By consenting to receive SMS messages, you agree to receive relevant updates related to our services.

1. Types of SMS Communications

By opting into our SMS service, you may receive the following types of messages based on your relationship with us:

- **Appointment Updates:** Notifications related to your appointments, including confirmations and status updates.
 - Example: "Your appointment is confirmed for [date] at [time]."
- **Event Reminders:** Updates on upcoming events or services you have signed up for or shown interest in.
 - Example: "Reminder: You are confirmed for the event on [date] at [time]."

2. Standard Messaging Disclosures

By consenting to receive text messages from EFC Wealth Management, you agree to the following:

- **Message and Data Rates:** Message and data rates may apply depending on your mobile carrier and plan. Please check with your service provider for details.
- **Opt-Out Instructions:** You can opt-out at any time by replying with the word "STOP" to any message. Once you opt out, you will no longer receive further SMS messages unless required for customer service or legal purposes.
- **For Assistance:** Reply with "HELP" to any message for assistance or contact us at info@efcwealthmanagement.com.

3. Consent to Receive SMS Communications

By opting in, you consent to receive SMS messages from EFC Wealth Management. You can withdraw your consent at any time by following the opt-out process outlined above.

4. Changes to SMS Communication

EFC Wealth Management reserves the right to modify the types or frequency of SMS communications. Significant changes will be communicated via text or email.

5. Contact Information

For questions regarding our SMS service, message types, or communication preferences:

EFC Wealth Management

info@efcwealthmanagement.com

www.efcwealthmanagement.com



8. Limitation of Liability

- EFC does not guarantee that the Website or SMS services will be error-free, uninterrupted, or free of harmful components.
- EFC is not liable for any direct, indirect, incidental, or consequential damages arising from the use of the Website or SMS services.

9. Disclaimer of Warranties

- The information provided on the Website and via SMS is offered “as is” without warranties of any kind, express or implied.
- EFC does not guarantee the accuracy, completeness, or timeliness of the information presented.

10. Privacy Policy

Your use of the Website and SMS services is also governed by EFC’s [Privacy Policy], which outlines how we collect, use, and protect your personal information.

11. Governing Law

These Terms and Conditions are governed by the laws of [State], without regard to conflict of law principles.

12. Contact Information

If you have questions or concerns regarding these Terms and Conditions, please contact us:

EFC Wealth Management Firm

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