

## SMS Terms & Conditions

By providing your mobile phone number and opting in to receive text messages from Lumbard & Kellner, LLC you consent to receive SMS or MMS messages related to business communications, including but not limited to appointment coordination, account-related updates, service notifications, and other operational messages.

Message frequency may vary based on your interactions with us. Message and data rates may apply depending on your mobile carrier and plan.

Lumbard & Kellner, LLC does not use SMS messaging for marketing or promotional purposes. Text messages are used solely for internal and client-related communications.

You may opt out of receiving SMS messages at any time by replying STOP to any message. For assistance, reply HELP or contact us directly at 603-465-7700.

Your privacy is important to us. We do not sell or share your mobile number with third parties for marketing purposes. For more information on how we collect, use, and protect your information, please review our Privacy Policy at <https://www.lumbard.com/>.