

SMS Marketing Checklist

WHY: In an effort to help our affiliates with compliance, we created this easy-to-follow checklist that applies to all SMS/text message marketing. Failure to comply may result in penalties of up to \$1,500 *per message*. For more information on best practices see the [OLA Best Practices](#) or email us at legal@leadsmarket.com.

1. Opt-Out

Each SMS or text message must include the following: *“Txt STOP to stop; Txt INFO for info.”* (Sometimes we may require you to use a special code instead of INFO)

2. Time Zone

Only send marketing messages between 8 AM – 9 PM based on the recipients’ time zone.

3. Records

Keep accurate and complete records of each:

- Advertisement (SMS, text message or recorded call scripts)
- Consent disclosures (what the consumer agreed to)
- Consumer consents (how the consumer agreed)

4. Requests

Immediately honor requests in any form from a consumer wanting to opt out of future messages (including letters or phone calls to you).

5. Accurate/Concise

Make sure your message is accurate and concise. Avoid these following misleading, confusing or deceptive terms:

- “We find you the *best* lender”
- “We search for the *lowest* rates”
- “We match you with the lender based on your circumstances”
- “Get *matched* to the *best* lenders with *great rates*”
- “No Credit Check”
- “We will *approve* your loan”
- “We *fund* your loan”
- For full details, please download [our advertisement guidelines checklist](#).