



SMS Messaging Terms of Service

Columbia River Advisors LLC ("CRA," "we," "us")

1. This texting program allows Columbia River Advisors and our clients to communicate by SMS text message for general service purposes, including appointment scheduling, account related questions, and other client communications.
2. You can opt out of SMS messaging at any time. Just text "STOP" to our text line. After you send "STOP," we will send a confirmation text that you have been unsubscribed, and you will not receive further messages from us. If you want to opt back in, just let us know and we will resume texting you.
3. If you are having trouble with the texting program, reply with the keyword "HELP" for assistance, or contact us directly at 253-589-1401 or General@InvestCRA.com.
4. Carriers are not liable for delayed or undelivered messages.
5. Message and data rates may apply. Message frequency will vary depending on the nature of our conversation. If you have questions about your text or data plan, contact your wireless carrier.
6. Text messages exchanged with CRA may be retained as part of our business records in accordance with regulatory requirements.
7. For questions about how we handle your information, please see our Privacy Policy: <https://www.trustcra.com/wp-content/uploads/2026/07/2026-07-CRA-Part-2-AB-Privacy-Policy.pdf>