Terms of Service

HighPointe Horizon Solutions LLC
Effective Date: October 19, 2026

SMS Messaging Terms & Compliance

1. Program Description and Consent: The HighPointe Horizon Solutions LLC SMS program supports our own financial education and funding-readiness services and our own business operations services. Customer-care messages include responses to inquiries, follow-up requested after a financial-readiness survey, consultation scheduling, appointment confirmations and reminders, rescheduling updates, and follow-up on requested or ongoing services. With separate marketing consent, promotional messages may include offers and announcements for our financial education and funding-readiness services and our business operations services, including operational improvement, process documentation, and business systems setup and support. Texts do not make or guarantee a funding offer or approval. Independent partners provide and manage their own services; partner marketing is not included in our SMS program.

SMS opt-in is collected through two separate, optional, unchecked choices in our website chat widget: one for customer-care messages about inquiries, requested financial-readiness survey follow-up, consultations, appointments, and requested services; and one for promotional messages about HPH Solutions' own financial education, funding-readiness, and business operations services. You may select either, both, or neither. Providing a phone number, submitting a survey or inquiry, requesting a resource, or using our website does not by itself authorize SMS messages. Consent is not a condition of purchase. SMS consent does not authorize referral sharing or messages from independent partners.

2. Cancellation Instructions: You can cancel the SMS service at any time. Simply text "STOP" to the same number that sent you messages. Upon sending "STOP," we will confirm your unsubscribe status via SMS. Following this confirmation, you will no longer receive SMS messages from us. To rejoin, sign up as you did initially, and we will resume sending SMS messages to you.

3. Support Information: If you experience issues with the messaging program, reply with the keyword "HELP" for more assistance, or reach out directly to info@solutions.highpointehorizon.com or call 866-571-6119 during business hours.

4. Carrier Liability: Carriers are not liable for delayed or undelivered messages.

5. Message & Data Rates: Message and data rates may apply for messages sent to you from us and to us from you. Message frequency varies based on your interactions, appointments, service activity, and the message categories you select. For questions about your text plan or data plan, contact your wireless provider.

6. Carrier Availability: Message delivery and carrier availability depend on your wireless provider and our messaging provider. Delivery is not guaranteed.

7. Age Restriction: You must be 18 years or older to participate in our SMS program.

8. Privacy Policy: For privacy-related inquiries, please refer to our Privacy Policy at Privacy Policy

We comply with all applicable laws and regulations, including the Telephone Consumer Protection Act (TCPA) and CTIA guidelines, regarding the use of SMS communications.

General Terms

Our Services

HighPointe Horizon Solutions LLC provides financial education and readiness support for individuals and business owners, along with business operations services including operational improvement, process documentation, and business systems setup and support. We provide access to financial education resources and, when requested, connections to independent financial education providers and funding partners. Independent partners provide and manage their own services. The scope, deliverables, pricing, and payment terms for our own engagements are set out in the applicable proposal or service agreement.

This website (the "Site") is owned and operated by HighPointe Horizon Solutions LLC ("COMPANY," "we" or "us"). By using the Site, you agree to be bound by these Terms of Service and to use the Site in accordance with these Terms of Service, our Privacy Policy, and any additional terms and conditions that may apply to specific sections of the Site or to products and services available through the Site or from HighPointe Horizon Solutions LLC.

Accessing the Site, in any manner, whether automated or otherwise, constitutes use of the Site and your agreement to be bound by these Terms of Service.

We reserve the right to change these Terms of Service or to impose new conditions on the use of the Site from time to time, in which case we will post the revised Terms of Service on this website. By continuing to use the Site after we post any such changes, you accept the Terms of Service, as modified.

Intellectual Property Rights

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Disclaimers

Our website may link to independent financial education providers and funding partners. We may act as a referral affiliate for those services; we do not make loans or act as a lender. Partners provide and manage their services directly and establish their own terms and eligibility requirements. We may earn a commission if you choose a service through our referral, at no additional cost to you. A referral does not guarantee funding approval or any particular outcome.

The information, products, and services offered on or through the Site are provided "as is" and without warranties of any kind, either express or implied. To the fullest extent permissible pursuant to applicable law, we disclaim all warranties, including implied warranties of merchantability and fitness for a particular purpose.

You agree at all times to indemnify and hold harmless HighPointe Horizon Solutions LLC, its affiliates, and their respective officers, directors, agents, and employees from any claims, causes of action, damages, liabilities, costs, and expenses arising out of or related to your breach of any obligation, warranty, or representation under these Terms of Service.

Online Commerce

Certain sections of the Site may link to products or services offered by independent partners. Purchases from those partners are governed by their own terms and privacy policies. Information you provide on a partner’s website is collected by that partner under its policies. Any information we receive about a referral or transaction is handled as described in our Privacy Policy.

Your participation in any dealings with third-party vendors is solely between you and the third party. HighPointe Horizon Solutions LLC shall not be responsible for any loss or damage incurred as a result of such dealings.

Registration & Passwords

To access certain features of the Site, you may be required to register and create an account. You agree to provide accurate, current, and complete information during the registration process. You are responsible for maintaining the confidentiality of your login credentials and for all activities conducted under your account.

If you suspect unauthorized use of your account, notify us immediately at info@solutions.highpointehorizon.com. We are not liable for any loss or damage arising from your failure to comply with this obligation.

Termination

We reserve the right to terminate or suspend your access to the Site, without notice, if we determine that you have violated these Terms of Service or engaged in conduct that we deem inappropriate or unlawful. Upon termination, you must cease all use of the Site and any content obtained from it.

Governing Law

These Terms of Service shall be governed by and construed in accordance with the laws of the state in which HighPointe Horizon Solutions LLC operates. Any dispute arising under these Terms shall be resolved exclusively through binding arbitration in that jurisdiction.

Changes to Terms of Service

We may update these Terms of Service from time to time. The latest version will always be available on our website with the effective date.

For any questions regarding these Terms of Service, please contact us at:

HighPointe Horizon Solutions LLC

Address: 7901 4th St N, Suite 300, St Petersburg FL 33702
Phone: 866-571-6119
Email: info@solutions.highpointehorizon.com
Website: solutions.highpointehorizon.com

By using our website and services, you consent to these Terms of Service.