

Terms of Service

Effective Date: March 1, 2023

Welcome to **ET Capital Partners, LLC** ("ET Capital," "we," "our," or "us"). By accessing or using our website <https://www.etcapitalpartners.com> (the "Site") or communicating with us via SMS or online forms, you agree to the following Terms of Service ("Terms"). Please read them carefully.

1. Acceptance of Terms

By accessing this Site or submitting information via forms, phone, email, or SMS, you acknowledge and agree to be bound by these Terms, our Privacy Policy, and any additional terms that may apply to specific services.

2. Eligibility

You must be at least **18 years of age** to use our Site or interact with our services. By using our services, you confirm that you are legally able to enter into these Terms.

3. Use of the Site and Services

ET Capital provides financial and consulting services for business capital strategies. You agree to use our Site and services only for lawful purposes. You agree not to:

- Attempt unauthorized access to our systems or data
 - Use the Site to transmit unlawful or harmful material
 - Interfere with the operation of the Site
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4. SMS Communications & Consent

By voluntarily submitting your phone number and checking the appropriate opt-in box on our Site or forms, you consent to receive SMS messages from ET Capital, including:

- Appointment reminders
- Account notifications
- Promotional or informational messages (if separately opted-in)

Message frequency: Varies (1–4 per month).

Message & data rates: May apply per your carrier.

To opt-out: Reply **STOP** to unsubscribe.

For help: Reply **HELP** or email info@etcapitalpartners.com.

Note: Consent to receive text messages is **not required** to make a purchase.

5. Third-Party Services

Our Site may link to external websites or tools. ET Capital is not responsible for the content, availability, or practices of third-party services. You use these at your own risk and subject to their terms.

6. Intellectual Property

All content on this Site—including text, graphics, logos, and layout—is owned or licensed by ET Capital and protected by intellectual property laws. You may not reproduce, distribute, or republish any portion of the Site without written permission.

7. Disclaimers

Our Site and services are provided on an “**as is**” and “**as available**” basis. ET Capital does not guarantee:

- Accuracy or completeness of information
- Availability of the Site at all times
- That communication via the Site will be secure or error-free

We reserve the right to modify or discontinue any part of the Site or services without notice.

8. Limitation of Liability

To the fullest extent permitted by law, ET Capital shall not be liable for any direct, indirect, incidental, or consequential damages arising out of your use—or inability to use—our Site or services.

9. Data Protection

We take data privacy seriously. Your information is governed by our Privacy Policy. We do not sell or rent personal information or SMS opt-in data to third parties for marketing purposes.

10. Termination

We reserve the right to suspend or terminate your access to the Site or services at any time for violations of these Terms or for any reason, without prior notice.

11. Changes to These Terms

We may update these Terms from time to time. Updates will be posted to this page and include a new “Effective Date.” Your continued use of the Site signifies acceptance of the updated Terms.

12. Contact Information

If you have any questions about these Terms or our services, contact us:

ET Capital Partners, LLC

 Email: info@etcapitalpartners.com

 Address: 12100 Meredith Drive Suite 102E Urbandale, Iowa 50323