

2025

Oaks Financial Services Privacy Policy

Privacy Policy

At Oaks Financial Services LLC we are committed to protecting your privacy. This Privacy Policy explains how we collect, use, and protect your personal information when you interact with our website and services. By using our website or providing your information, you agree to the terms outlined below.

Information We Collect

Personal Information You Provide:

- o Name, email address, phone number, and other details submitted through forms, book requests, or service inquiries.
- o Automatically Collected Information: Browser type, IP address, device information, and website usage data (e.g., via cookies or analytics).

How We Use Your Information

- o To process requests such as book orders, inquiries, and service appointments.
- o To send appointment reminders, book confirmations, and marketing offers via email or SMS.
- o To respond to customer service requests.
- o To improve our website and services.

SMS Communications & Consent

By providing your phone number and opting in on our forms, you consent to receive text messages from Oaks Financial Services LLC at 952-232-7786. These may include appointment reminders, book confirmations, and occasional marketing offers. Additional information regarding SMS messages is:

- o Message Frequency: Message frequency may vary.
- o Opt-Out: You may unsubscribe at any time by replying "STOP".
- o Help: For assistance, reply HELP or contact us at Info@OaksFS.com.
- o Carrier Disclaimer: Message and data rates may apply. Carriers are not liable for delayed or undelivered messages.
- o Consent Scope: Your consent applies even if your number is listed on a state or federal Do Not Call (DNC) list.
- o Eligibility: By opting in, you confirm you are at least 18 years old and that the number you provide belongs to you.
- o We do not share, sell, or trade mobile numbers or SMS consent information with third parties for marketing or promotional purposes.

How We Protect Your Information

We use industry-standard security measures to protect personal data during collection, transmission, and storage. Although no method is 100% secure, we strive to protect your information.

Data Sharing

We do not sell or trade your personal data. Information may be shared with subcontractors or trusted service providers only as needed to deliver services. These providers are obligated to keep your data confidential.

Your Rights

You may request to:

- o Access or receive a copy of the personal data we hold.
- o Correct or update your information.
- o Request deletion of your information (except where legally required to retain it).
- o Additional Legal Notices

We comply with applicable laws, including the Telephone Consumer Protection Act (TCPA) and A2P 10DLC regulations. The "0% Tax Bracket" is not an IRS-defined tax bracket but an unofficial phrase to illustrate planning concepts designed to reduce taxes. Consult a qualified tax advisor for guidance. Insurance and annuity guarantees are subject to the claims-paying ability of the issuing company. No investment strategy can guarantee profit or prevent loss.

Oaks Financial Services LLC, and Robert Ward, are not affiliated with Patrick Kelly. Views expressed regarding "Tax-Free Retirement" are solely those of Patrick Kelly

Contact Us at:
Oaks Financial Services LLC
7800 133rd Street West, Apple Valley, MN 55124
Email: Info@OaksFS.com
Phone: 952-232-7786