Grow That Local

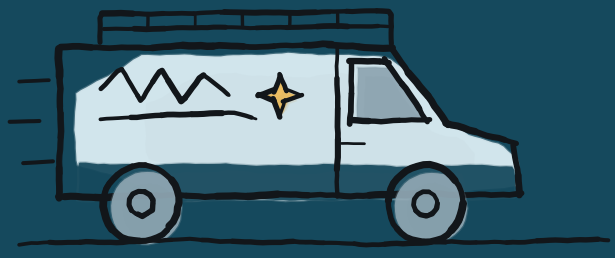
*a free guide*

# Texting customers without breaking the rules

**Consent, STOP replies and the carrier rules for texting your own customers, in plain English.**

For owners who text customers.

- 13 short sections in 5 parts
- 39 things you can do in the next 24 hours
- An example in every section
- Sources for every figure



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# Before you start

Texting is the fastest way to reach a customer. It's also covered by a federal law, the Telephone Consumer Protection Act (TCPA), by the FCC's rules under that law, and by the phone carriers' own rules. This guide is the plain-English version for a small business in the US texting its own customers: what kind of text you're sending, what permission you need, when to send, what to do when someone says stop, and what to keep on file.

We checked every rule against the official page on November 12, 2026. One change is close: new FCC opt-out rules start on November 25, 2026. Section 11 covers what changes.

This guide is not legal advice. It's a plain summary to help you set up good habits. State laws differ, and if a texting plan could get you sued, ask a lawyer who handles TCPA cases.

Two rules we kept while writing it:

- Every rule has an official source you can check, listed at the end. Our own rules of thumb are marked "GTL estimate," with our reasoning.
- Every example is made up to show the idea. Words in square brackets, like [first name] or [business], are where your details go.



*Part 1*

# Know what kind of text you're sending

## 1 Every text is a reply, a job update or marketing

**The idea.** The rules depend on what the text is for. The carriers sort business texts into three kinds, and T-Mobile's rules spell them out (T-Mobile Code of Conduct, t-mobile.com):

- **A reply.** The customer texted you first, and you answer what they asked. No extra permission needed.
- **A job update.** The customer gave you their number for a job, and you text about that job: the arrival time, "on our way," the invoice, photos of the finished work.
- **Marketing.** Anything that tries to sell: a seasonal reminder, a discount, "we have an opening Tuesday," a nudge to book again. Before you send these, the customer must agree in writing.

**Example.** A made-up plumber's texts, sorted:

**Reply:**
**Customer: "Do you fix garbage disposals?" You: "We do. Send a photo of the sticker under the sink and we'll tell you the price."**

**Job update:**
**"Hi [first name], it's [your name] from [business]. I'm about 20 minutes out."**

**Marketing:**
**"Hi [first name], it's [business]. Your water heater is nine years old. Want us to check it while we're nearby Tuesday? Reply STOP to opt out."**

**Do it in 24 hours**

- [ ] Write down every kind of text your business sends.
- [ ] Mark each one: reply, job update or marketing.
- [ ] Circle the marketing ones. Those need a written yes before you send them (section 4).

## 2 One offer turns a job update into marketing

**The idea.** This line is easy to cross by accident. The FCC's rules define telemarketing as a message sent "for the purpose of encouraging the purchase" of goods or services (47 CFR 64.1200(f)(13), ecfr.gov). T-Mobile's rules say that adding something like a coupon code to an informational text "may place it in the promotional category."

So an "on our way" text with a special at the end is a marketing text, and it needs marketing permission.

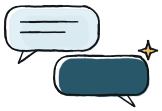
**Example (sample numbers).** Two versions of the same text:

**Job update:**
**"Hi [first name], [your name] from [business] is on the way. See you around 2."**

**Now it's marketing:**
**"Hi [first name], [your name] from [business] is on the way. Ask about our $49 drain cleaning special!"**

**Do it in 24 hours**

- [ ] Read your appointment, reminder and "on our way" texts. Take out any offer, coupon or "ask about."
- [ ] Put offers in a separate text that goes only to customers who agreed to marketing.
- [ ] Tell everyone who texts customers for you where the line is.



*Part 2*

# Get permission

## 3 Job updates: tell them you'll text, and note their yes

**The idea.** When a customer gives you their number to book a job, texts about that job are expected. T-Mobile's rules say the customer "should agree to receive texts when they give the business their mobile number." Make it a habit: say it, and write it down.

**Example.** What a made-up office says on the phone when booking:

> **"We'll text this number with your arrival time and the invoice. Is that OK?"**

And the line under the phone field on the booking form:

> **"We'll text this number about your appointment and job. Reply STOP to stop. Message and data rates may apply."**

**Do it in 24 hours**

- [ ] Add the question to your booking script.
- [ ] Add the line to your booking form, right under the phone field.
- [ ] Note "OK to text about jobs" and the date in each new customer's record.

## 4 Marketing: get it in writing first

**The idea.** For marketing texts sent with texting software, the FCC requires "prior express written consent" (47 CFR 64.1200(a)(2) and (f)(9), ecfr.gov). T-Mobile's rules ask for a written yes before any promotional text, whatever tool sends it (T-Mobile Code of Conduct).

"Written" can be electronic. The rule counts electronic signatures that federal or state law accepts, like a checked box on a web form or a signature on a tablet. The written yes should:

- name your business,
- include the phone number you'll text,
- say plainly that they agree to marketing texts, which may be sent automatically,
- say they don't have to agree to buy anything.

Consent belongs to your business only. Never text a list you bought or one someone else collected. The wireless industry's own guidelines say an opt-in "should not be transferable or assignable" (CTIA Messaging Principles and Best Practices, api.ctia.org).

**Example.** A made-up consent line for a quote form, invoice or website, with a box left unchecked:

> **"☐ Yes, [business] may send me marketing texts, like seasonal reminders and offers, at the number above. They may be sent automatically. I don't have to agree to buy anything. Reply STOP to opt out. Message and data rates may apply."**

**Do it in 24 hours**

- [ ] Add the consent line to your quote form, invoice and website contact form. Leave the box unchecked.
- [ ] Make sure every form still sends if they leave it unchecked. The yes can't be a condition of the job.
- [ ] From today, record who checked it, when, and on which form.

## 5 Old customers: the Do Not Call list covers texts too

**The idea.** Many past customers' numbers are on the National Do Not Call Registry. The FCC's do-not-call rules cover marketing texts to cell phones, not only calls (47 CFR 64.1200(c)(2) and (e), ecfr.gov).

There's a window for recent customers: up to 18 months after their last purchase, or 3 months after they asked about your services (47 CFR 64.1200(f)(5)). But that window doesn't replace the written yes from section 4 when you text from software. The simple way through: get the written yes from everyone you want to send marketing to, old or new.

GTL estimate: don't send a text whose job is to ask for marketing permission. Our reasoning: a text sent to win future sales can itself be read as marketing, so ask in person, on a call, on the invoice or by email.

**Example.** A made-up line a landscaper adds to every invoice email:

> **"Want a text when spring cleanups open, before we post them? Tick the box on this invoice and send it back, or reply to this email with YES."**

**Do it in 24 hours**

- [ ] Split your customer list in two: written yes on file, and no written yes.
- [ ] Only the first group gets marketing texts.
- [ ] For the second group, pick how you'll ask: the next visit, an invoice line, a call or an email.

## 6 Missed-call texts and quote follow-ups

**The idea.** These are the two texts small businesses send most. Here's where each one falls.

- **Missed-call text-back.** The person just called you. T-Mobile's rules treat a quick reply to a customer who reached out first as a conversation, not marketing. GTL estimate: a missed-call text counts the same way as long as it sticks to their call. Our reasoning: it answers a contact they started, so keep offers and list sign-ups out of it.
- **Quote follow-ups.** The customer asked for the quote, so sending it is a job update. Texts that nudge them to book are selling. Ask for the yes when you send the quote, and write down their answer.

**Example.** Two made-up texts:

> **Missed-call reply:**
> **"Hi, it's [business]. Sorry we missed your call, we're on a job. What can we help with? We'll call you back within the hour."**
>
> **Quote sent, with the ask:**
> **"Hi [first name], here's your quote from [business]: [quote link]. OK if we check in by text about it? Reply YES. Reply STOP any time."**

Ready-to-send versions of both are in our packs, Missed-Call Text-Back Replies and Quote Follow-Up Texts.

**Do it in 24 hours**

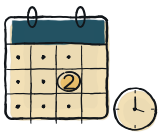
- [ ] Read your missed-call auto-text. Remove any offer or link to specials.
- [ ] Add "OK if we check in by text about it?" to the text or email that sends your quotes.
- [ ] Record each YES with the date, next to the quote.

*or we can do it for you*

**Free sample: Your first 25 customers texted**

Win-back texts is $100 a month, with a 7-day full refund.

**Win-back texts: growthatlocal.com/services/win-back-texts**



*Part 3*

# Send it right

## 7 Say who you are, and how to stop

**The idea.** People ignore or report texts from numbers they don't know. Put your business name in the first text of every conversation and in every marketing text. The industry guidelines say people should know "the specific identity of the organization or individual" texting them before they sign up (CTIA Messaging Principles and Best Practices).

Put "Reply STOP to opt out" on marketing texts. From November 25, 2026, if you want reply texts to be the only way people can opt out, the FCC says each text must say so, and one word like STOP is enough (section 11).

**Example.** A made-up painter's marketing text, with both parts:

> **"Hi [first name], it's [your name] at [business]. We painted your living room last fall. We're booking winter interiors now, if another room is on your list. Reply STOP to opt out."**

**Do it in 24 hours**

- [ ] Check that your business name shows in the first line of every saved text.
- [ ] Add "Reply STOP to opt out" to the end of every marketing text.
- [ ] Save your business name as the contact name on your texting tool, if it allows it.

## 8 Quiet hours: 8 a.m. to 9 p.m. their time, tighter in some states

**The idea.** Federal rules ban sales calls and texts before 8 a.m. or after 9 p.m., "local time at the called party's location" (47 CFR 64.1200(c)(1) and (e), ecfr.gov). That's their time zone, not yours, which matters when a customer has moved or uses a number from another state.

Some states are stricter. Florida's law, for example, bars commercial sales calls before 8 a.m. or after 8 p.m., and more than three on the same subject in 24 hours (Florida Statutes 501.616(6), flsenate.gov). Check your own state's attorney general page for its rules.

GTL estimate: send marketing texts between 9 a.m. and 8 p.m. in the customer's time zone, and skip Sundays and holidays. Our reasoning: that window sits inside the federal hours and the stricter state hours we've seen, and people are least happy to hear a sales pitch on a day off.

Job updates can go when the job needs them. Still, a 6 a.m. "on our way" text is a bad start to anyone's day.

**Do it in 24 hours**

- [ ] Set quiet hours in your texting tool so scheduled texts wait until 9 a.m.
- [ ] Look up your state's telemarketing rules on your attorney general's website.
- [ ] Tell the crew: no marketing texts from personal phones after 8 p.m.

## 9 Register your number before you text from software (10DLC)

**The idea.** "10DLC" means a regular 10-digit phone number that a business uses to send texts from software or an app. The carriers want every business texting this way to be registered: your business (the "brand") and what you send (the "campaign"). The register is run by The Campaign Registry. You can't sign up with them yourself. In their words, "direct registration with TCR is not available for Brands," so your texting provider registers you (The Campaign Registry, campaignregistry.com).

T-Mobile says business texts like account alerts and "high volume messaging" must be "part of an approved campaign" to reach its customers (T-Mobile: consumer versus non-consumer texting, t-mobile.com). Its rules also say it can suspend a campaign that sends texts it hasn't registered. Texting one customer at a time from your own phone is "consumer" texting in the carriers' words. Bulk sending from that phone isn't, and it gets filtered.

What you'll need, from AT&T's checklist for its own business phone service: your legal business name, your EIN and business address as they appear on your IRS letter, the consent wording you use, and sample texts, including your opt-in, opt-out and help replies. The same checklist says the whole process "can take 20-30 business days" (AT&T TCR registration checklist, asecare.att.com). Fees are set by your provider and the carriers, so ask before you sign up.

**Do it in 24 hours**

- [ ] Ask your texting or phone provider: "Is my number registered for 10DLC, and what is my campaign approved for?"
- [ ] If it isn't registered, start now. Have your IRS EIN letter, your consent wording and three sample texts ready.
- [ ] Check that the campaign matches what you send. If you send marketing, the campaign must allow marketing.



*Part 4*

# When someone says stop

## 10 Stop fast, whatever words they use (the rules today)

**The idea.** Under the FCC's rules today, a customer can take back their permission "using any reasonable method" (47 CFR 64.1200(a)(10), ecfr.gov). Seven words in a reply always count: STOP, QUIT, END, REVOKE, OPT OUT, CANCEL and UNSUBSCRIBE. Other words count too when "a reasonable person would understand" them as a stop. "Please quit texting me" counts. Treat "wrong number" the same way.

You must honor it within 10 business days. You may send one confirmation text, with no marketing in it. Sent within five minutes, it's presumed fine.

**Example.** A made-up confirmation reply, the only text that goes after a stop:

> **"You're unsubscribed from [business] texts and won't get more. To talk to us, call [phone]."**

**Do it in 24 hours**

- [ ] Text STOP to your own business number from a friend's phone and see what happens.
- [ ] Make sure your tool also catches the other six words and sends one confirmation.
- [ ] Decide who reads replies like "leave me alone" and adds them to the stop list by hand.

## 11 What changes on November 25, 2026

**The idea.** The FCC adopted new opt-out rules on September 30, 2026 (order FCC 26-67). They were published on October 26, 2026 and take effect on November 25, 2026 (Federal Register 2026-21821, federalregister.gov). For a small business, five things change or stay:

- **You may pick one way to opt out.** Replying with a stop word can be the only way, if every text says so. (A website or a phone number can be the one way instead.) One word like STOP is enough, but you must still honor all seven words. If you don't pick one way, any reasonable way still counts.
- **A stop on a job update may cover only job updates of that kind.** Someone who stops your appointment reminders can still get, say, their invoice text.
- **A stop on a marketing text stops all your marketing texts.**
- **Still 10 business days.** The FCC is asking whether to cut it to seven (Federal Register 2026-21820, federalregister.gov). That's a question, not a rule yet.
- **Still one confirmation text,** with no marketing, presumed fine within five minutes.

GTL estimate: keep one simple rule anyway. Put "Reply STOP to opt out" on marketing texts. When anyone asks to stop, in any words, stop all texts to that number the same day. If a job is still open, call them. Our reasoning: one rule is easier for a whole crew than sorting stops by type, and a missed stop is the most expensive mistake in texting.

**Do it in 24 hours**

- [ ] Ask your texting provider how it handles the November 25 change.
- [ ] Add "Reply STOP to opt out" to every marketing text, if it isn't there yet.
- [ ] Write your stop rule on one line and send it to everyone who texts customers.



*Part 5*

# Keep proof

## 12 Keep the records that show you did it right

**The idea.** If a customer ever says you texted without permission, your records are your answer. The industry guidelines list what to keep for each yes: when they agreed, how (web form, paper, text), the exact words they saw, what they agreed to, the phone number, and who they are (CTIA Messaging Principles and Best Practices). T-Mobile's rules say it may ask for proof of opt-in at any time.

Keep the other side too: every stop, the date it came in and the date you honored it. If you make marketing calls or texts, the FCC requires a written do-not-call policy, "available upon demand," and it says a do-not-call request "must be honored for 5 years" (47 CFR 64.1200(d), ecfr.gov).

GTL estimate: keep each consent record for as long as you text that person, plus five years. Our reasoning: it matches the FCC's five years for do-not-call requests, and complaints can come long after the text.

**Example.** A made-up one-paragraph do-not-call policy:

> **"[business] keeps a do-not-call and do-not-text list. Anyone who asks us to stop, in any words, goes on it the same day and stays on it for at least five years. Everyone who calls or texts customers for us knows the list and checks it before sending. Questions: [phone]."**

**Do it in 24 hours**

- [ ] Pick one place for consent records: your job software, or one spreadsheet.
- [ ] Add columns: name, number, date, how they agreed, the words they saw, job updates or marketing.
- [ ] Write your do-not-call policy, print it, and keep it with your business papers.

## 13 What courts and the FCC changed, and when

**The idea.** Texting rules have moved a lot since 2023. Here's what changed and what it means for you.

- **The "one-to-one consent" rule is gone.** In 2023 the FCC said written consent had to name one seller at a time, aimed at lead sites that sell your number to many companies. A federal appeals court struck it down on January 24, 2025, before it took effect (Eleventh Circuit, Insurance Marketing Coalition v. FCC, media.ca11.uscourts.gov). The FCC ordered it removed from its rules on July 14, 2025 (FCC order DA 25-621, docs.fcc.gov). If you collect your own consent, naming only your business, nothing changes for you.

- **The 2024 "revoke all" rule never took effect.** The FCC's 2024 opt-out order (FCC 24-24, docs.fcc.gov) set the 10-business-day deadline, which is in force. Its part saying one stop ends every kind of text was delayed until January 31, 2027, and is now replaced by the November 25, 2026 rules (section 11).
- **Courts no longer have to follow the FCC's reading of the law.** On June 20, 2025, the Supreme Court ruled that federal courts decide what the TCPA means themselves, giving the FCC's view "appropriate respect" (McLaughlin Chiropractic v. McKesson, supremecourt.gov). Some FCC guidance may now be read differently in court.

GTL estimate: follow the safest reading and you won't need to track the court fights. Our reasoning: a written yes for marketing, your name on every text and a same-day stop satisfy the rules and the carriers under any reading we've seen.

**Do it in 24 hours**

- [ ] If any old form of yours talks about consent for "partners" or "other companies," rewrite it to name only your business.
- [ ] Put a reminder in your calendar for May 2027 to check for new FCC texting rules.
- [ ] Bookmark the FCC's rule page (the eCFR link in the sources) so you can check it yourself.

*or we can do it for you*

**Free sample: Your first 25 customers texted**

Win-back texts is $100 a month, with a 7-day full refund.

**Win-back texts: growthatlocal.com/services/win-back-texts**



# Your first 24 hours, in one list

If you only do five things this week, do these:

- [ ] Sort every text you send into reply, job update or marketing (section 1).
- [ ] Add the unchecked consent box to your quote form and invoice (section 4).
- [ ] Ask your provider whether your number is registered for 10DLC (section 9).
- [ ] Text STOP to your own number and check the reply (section 10).
- [ ] Start one consent record list with dates (section 12).



# Where to go next

Ready-to-send texts that follow these rules:

- 10 Texts That Bring Old Customers Back: ten win-back texts, with a version for each trade.
- Missed-Call Text-Back Replies: the text that goes out the moment you miss a call.
- Quote Follow-Up Texts: the follow-up sequence after a quote, plus replies to "it's too much."



# If you'd rather hand it off

Grow That Local sends texts and review requests for local businesses, with consent and opt-outs handled. Each service starts with a free sample, so you see the work before you pay.

**Best fit for this guide: Win-back texts. Free sample: your first 25 customers texted. Win-back texts is $100 a month, with a 7-day full refund.**

**Win-back texts** — **$100 a month · 7-day full refund**
Bring past customers back for their next job. Free sample: your first 25 customers texted.

**Websites** — **from $1 a month · 7-day full refund**
A fast, good-looking site that turns visitors into calls. Free sample: a preview of your new site.

**Google Business Profile** — **$200 a month · 7-day full refund**
Show up in the map when neighbors search for what you do. Free sample: a profile check-up with 10+ fixes.

**Review requests** — **$100 a month · 7-day full refund**
More 5-star reviews, without the awkward asking. Free sample: your first 10 requests sent.

**Social media posts** — **$200 a month · 7-day full refund**
Fresh posts every week, made from your real job photos. Free sample: two weeks of posts, ready to go.

**Email newsletter** — **$50 a month · 7-day full refund**
Stay top of mind, so past customers call you first. Free sample: your first newsletter, written.

**SEO** — **$400 a month · 7-day full refund**
Climb Google for the searches that bring in jobs. Free sample: a ranking check and 10 fixes.

**Neighborhood postcard** — **$400 a month · 7-day full refund**
Your ad in mailboxes across nice neighborhoods. Free sample: your ad, designed and shown on the card.

**Monthly report card** — **free**
See how you stack up against local competitors. Free sample: your first report card, this month.

**Text us at (423) 924-2014, or start at growthatlocal.com/start.**

# Sources

**This guide has no statistics. Every rule above, with where to check it (all checked November 12, 2026):**


1. FCC rules, 47 CFR 64.1200 (eCFR, current to November 9, 2026): consent, written consent, do-not-call, quiet hours, opt-outs, confirmation texts, records. ecfr.gov (sections 2 to 5, 8, 10, 12)
2. FCC 26-67, adopted September 30, 2026, Federal Register document 2026-21821, published October 26, 2026 (91 FR 67219), effective November 25, 2026. federalregister.gov and docs.fcc.gov (section 11)
3. FCC further notice asking whether to shorten 10 business days to seven, Federal Register document 2026-21820. federalregister.gov (section 11)
4. FCC 24-24, adopted February 15, 2024: the 10-business-day opt-out deadline. docs.fcc.gov (section 13)
5. Eleventh Circuit, Insurance Marketing Coalition v. FCC, No. 24-10277, decided January 24, 2025. media.ca11.uscourts.gov (section 13)
6. FCC order DA 25-621, adopted July 14, 2025, removing the one-to-one consent rule. docs.fcc.gov (section 13)
7. Supreme Court, McLaughlin Chiropractic Associates v. McKesson Corp., No. 23-1226, decided June 20, 2025. supremecourt.gov (section 13)
8. T-Mobile Code of Conduct (version 2.2): reply, informational and promotional texts and the consent each needs; proof of opt-in; unregistered campaigns. t-mobile.com (sections 1 to 4, 6, 9, 12)
9. T-Mobile, consumer versus non-consumer text messaging. t-mobile.com (section 9)
10. The Campaign Registry: 10DLC registration through a provider. campaignregistry.com (section 9)
11. AT&T TCR registration checklist (AT&T Office@Hand): what registration needs, 20 to 30 business days. asecare.att.com (section 9)
12. CTIA Messaging Principles and Best Practices, May 2023: sign-up disclosures, one opt-in per business, opt-out words, records to keep. api.ctia.org (sections 4, 7, 12)
13. Florida Statutes 501.616(6): 8 a.m. to 8 p.m. and three calls in 24 hours for commercial sales calls. flsenate.gov (section 8)


# GTL estimates

**These are our own judgment, not legal rules or measured facts:**

1. Don't text people to ask for marketing permission (section 5). Reasoning: a text sent to win future sales can itself be read as marketing, so asking another way avoids the question.
2. A missed-call text counts as a reply when it sticks to the call (section 6). Reasoning: it answers a contact the customer started, the same way carriers treat a reply to a customer's text.
3. Send marketing texts 9 a.m. to 8 p.m. their time, not on Sundays or holidays (section 8). Reasoning: the window sits inside the federal hours and the stricter state hours we've seen, and sales texts land worst on days off.
4. Stop all texts to a number the same day it asks to stop (section 11). Reasoning: one rule is easier for a whole crew than sorting stops by type, and a missed stop is the most expensive texting mistake.
5. Keep consent records as long as you text the person, plus five years (section 12). Reasoning: it matches the FCC's five years for do-not-call requests, and complaints can come long after the text.

6. The safest reading of the rules holds up under any court reading we've seen (section 13). Reasoning: a written yes, your name on every text and a same-day stop meet the strictest version of each rule.

*want it done for you?*

## Every part of this guide is something we do.

Each one starts with a free sample, so you see the work before you pay. Text us at (423) 924-2014 or start at growthatlocal.com/start.

Grow That Local