

R.I.S.E. 2 FinLit, LLC.

Terms and Conditions

(September 20, 2023)

Website Owner, Offering, and Binding of Terms

This website is owned and operated by R.I.S.E. 2 FinLit, LLC. These terms set forth the Terms and Conditions under which you may use our website and services as offered by us. This website offers visitors the opportunity to book financial counseling sessions and acquire literacy education resources. The services offered are for educational purposes only and not financial advice. By accessing or using the website of our service, you approve that you have read, understood, and agree to be bound by these Terms and Conditions.

Who Can Use Website; Requirements to Create an Account

In order to use our website and/or receive our services, you must be at least 18 years of age, or of the legal age of majority in your jurisdiction, and possess the legal authority, right and freedom to enter into these Terms as a binding agreement. You are not allowed to use this website and/or receive services if doing so is prohibited in your country or under any law or regulation applicable to you.

R.I.S.E. 2 FinLit, LLC. does not sell or share your email address to third-parties, except to deliver any services you have requested. Users agree to provide R.I.S.E. 2 FinLit, LLC. with a valid, up-to-date email address.

Key Commercial Terms Offered to Customers

When buying an item, you agree that: (i) you are responsible for reading the full item listing before making a commitment to buy it: (ii) you enter into a legally binding contract to purchase an item when you commit to buy an item and you complete the check-out payment process.

The prices we charge for our services are listed on the website. We reserve the right to change our prices for services displayed at any time, and to correct pricing errors that may inadvertently occur. Additional information about pricing and sales tax is available on the payments page.

The fee for the services and any other charges you may incur in connection with your use of the service, such as taxes and possible transaction fees, will be charged at the time of purchase to your payment method.

Refund and Cancellation Policy

All cancellation and rescheduling requests must be submitted to R.I.S.E. 2 FinLit, LLC. in written form via email, support@rise2finlit.com within 24 hours of scheduled appointment session.

Registrations cancelled 24 hours prior to scheduled appointment session will be refunded in full.

Rescheduled appointment sessions will be credited for the amount previously paid for the session.

Retention of Right to Change Offering

We may, without prior notice, change the services; stop providing the services or any features of the services we offer; or create limits for the services. We may permanently or temporarily terminate or suspend access to the services without notice and liability for any reason, or for no reason.

Ownership of Intellectual Property, Copyrights and Logos

The Service and all materials therein or transferred thereby, including, without limitation, software, images, text, graphics, logos, patents, trademarks, service marks, copyrights, photographs, audio, videos, music and all Intellectual Property Rights related thereto, are the exclusive property of R.I.S.E. 2 FinLit, LLC. Except as explicitly provided herein, nothing in these Terms shall be deemed to create a license in or under any such Intellectual Property Rights, and you agree not to sell, license, rent, modify, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit or create derivative works thereof.

Right to Suspend or Cancel User Account

We may permanently or temporarily terminate or suspend your access to the service without notice and liability for any reason, including if in our sole determination you violate any provision of these Terms or any applicable law or regulations. You may discontinue use and request to cancel your account and/or any services at any time. Notwithstanding anything to the contrary in the foregoing, with respect to automatically-renewed subscriptions to paid services, such subscriptions will be discontinued only upon the expiration of the respective period for which you have already made payment.

Indemnification

You agree to indemnify and hold R.I.S.E. 2 FinLit, LLC. harmless from any demands, loss, liability, claims or expenses (including attorneys' fees), made against them by any third party due to, or arising out of, or in connection with your use of the website or any of the services offered on the website.

Limitation of Liability

To the maximum extent permitted by applicable law, in no event shall R.I.S.E. 2 FinLit, LLC. be liable for any indirect, punitive, incidental, special, consequential, or exemplary damages, including without limitation, damages for loss of profits, goodwill, use, data or other intangible losses, arising out of or relating to the use of, or inability to use, the service.

To the maximum extent permitted by applicable law, R.I.S.E. 2 FinLit, LLC. assumes no liability or responsibility for any (i) errors, mistakes, or inaccuracies of content; (ii) personal injury or property damage, of any nature whatsoever, resulting from your access to or use of our service;

and (iii) any unauthorized access to or use of our secure servers and/or any and all personal information stored therein.

Right to Change and Modify Terms

We reserve the right to modify these Terms from time to time at our sole discretion. Therefore, you should review these pages periodically. When we change the Terms in a material manner, we will notify you that material changes have been made to the Terms. Your continued use of the Website or our service after any such change constitutes your acceptance of the new Terms. If you do not agree to any of these terms or any future version of the Terms, do not use or access (or continue to access) the website or the service.

Promotional Emails and Content

You agree to receive from time-to-time promotional messages and materials from us, by mail, email or any other contact form you may provide us with (including your phone number for calls or text messages). If you don't want to receive such promotional materials or notices – please just notify us at any time.

Preference of Law and Dispute Resolution

These Terms, the rights and remedies provided hereunder, and any and all claims and disputes related hereto and/or to the services, shall be governed by, construed under and enforced in all respects solely and exclusively in accordance with the internal substantive laws of United States/North Carolina, without respect to its conflict of laws principles. Any and all such claims and disputes shall be brought in, and you hereby consent to them being decided exclusively by a court of competent jurisdiction located in Chapel Hill or Pittsboro courts. The application of the United Nations Convention of Contracts for the International Sale of Goods is hereby expressly excluded.

Customer Support Details and Contact Info

For additional information, contact R.I.S.E. 2 FinLit, LLC. at support@rise2finlit.com.

Provisions Recommended for Websites with User Communities

All users that join our community have a public profile that is publicly visible to site visitors, and their public activity (such as their posts or comments) will be visible to other visitors of the website.

Users of the website can always opt-out and exit the community, and upon doing so, such user's profile will not be publicly visible. In such an event, the user will not be able to use the community features (e.g. liking, commenting or writing posts).