

## **One Paycheck at a Time – Subscription Agreement**

YOUR ENROLLMENT AND USE OF THE ONE PAYCHECK AT A TIME WEBSITE, PRODUCTS AND SERVICES ARE SUBJECT TO OUR TERMS & CONDITIONS, INCLUDING OUR PRIVACY POLICY. IF YOU DO WISH TO BE BOUND BY THE TERMS & CONDITIONS, YOU MAY NOT USE OUR WEBSITE, PRODUCTS OR SERVICES.

### One Paycheck at a Time – Supplemental Terms & Conditions of Use

In addition to our General Terms & Conditions of Use referenced above, your use of our Website and subscription services (collectively, the “Services”) as a subscriber are governed by the following supplemental terms and conditions:

**Availability of Subscriber Services.** The availability and use of our Services may be limited based on certain criteria we may establish from time to time. For example, we may limit certain Services to individuals who have purchased the ONE PAYCHECK AT A TIME book or attended a classroom event. You understand and agree we may disallow you from subscribing to certain Services or may terminate your subscription to our Services at any time based on these criteria.

**Enrollment, Cancellation and Termination.** By completing the subscription and payment screens that follow, you authorize us to charge your designated debit card or credit card account the amounts shown. You agree to pay us, using a valid credit or debit card (or other form of payment which we may accept from time to time), the fixed and periodic charges and fees described below, plus applicable taxes, and other charges and fees incurred in order to access our Services.

No portion of your payment for Services is refundable. You may cancel the Services at any time and no additional fees will be charged. To cancel your subscription to the Services you selected or to contact us about a billing error, please contact us by emailing us at [payments@onepaycheckatathetime.com](mailto:payments@onepaycheckatathetime.com) or by such other means as we may provide from time to time. We will attempt to process all cancellation requests within 72 hours after we receive your request. If you cancel near the end of your billing period and are inadvertently charged for the next period’s fee, contact us at [payments@onepaycheckatathetime.com](mailto:payments@onepaycheckatathetime.com) to have the charges reversed. If you use our Services during that next period, you will not be entitled to a refund. We reserve the right to collect fees, surcharges, or costs incurred before your cancellation takes effect.

You agree that we, in our sole discretion, may terminate your account (or any part thereof) or use of any Services for any reason or no reason at all. We may also, in our sole discretion, and at any time discontinue providing our Services, or any parts thereof, with or without notice. You agree that any termination of your access to our Services may be affected without prior notice, and acknowledge and agree that we may immediately deactivate or delete your account and/or bar any further access to any of our Services. Neither termination nor discontinuation shall affect your liability or obligations to us pursuant to this agreement. Further, you agree that we shall not be liable to you or any third-party for any termination of your access to any of our Services.

We reserve the right, in our sole discretion, to deny re-enrollment for an indeterminate amount of time in any of our Services if a customer has an unsatisfactory payment history.

Payment. By completing the enrollment screens below, you are authorizing us to display your billing and payment information on our secured Website.

By purchasing our services on the screens that follow, you authorize us to collect funds on your behalf from your debit card or credit card account in accordance with your payment instructions. A particular bill is considered "paid" after we receive a remittance file from the payment processor indicating a successful payment.

We maintain your payment authorization and billing history for two years. You may obtain your billing history by requesting it in writing or by contacting us at [payments@onepaycheckatatime.com](mailto:payments@onepaycheckatatime.com).

We will use our best efforts to process all your payments properly. However, we shall incur no liability if we are unable to completely process any payments initiated by you for any of our Services because of the existence of any one or more of the following circumstances:

- If, through no fault of ours your payment account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your credit card, or your payment account or credit card does not otherwise permit the transaction to be executed;
- You have not provided us with the correct account information to process your payment accurately; or,
- Circumstances beyond our control (such as, but not limited to, fire, flood, acts of war, terrorism, or other interference from an outside force) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

Automatically Become a Registered User. As a subscriber to one of our Services, you automatically become a registered user of this Website, which provides you with access to certain products, offerings, features, or resources of our Website such as the ability to post messages on one of our Forums (such feature is not available to those who are not registered users). If you cancel your subscription to our Services, you will remain a registered user of our Website unless you specifically request otherwise.

PLEASE PRINT AND RETAIN THIS DOCUMENT FOR SAFEKEEPING AND REFERENCE AT ANY TIME DURING YOUR USE OF OUR PRODUCTS OR SERVICES.

YOU CERTIFY THAT YOU HAVE READ, UNDERSTOOD AND AGREE TO BE BOUND BY ALL OF THE FOREGOING TERMS & CONDITIONS, INCLUDING OUR PRIVACY POLICY, AND ANY AMENDMENTS WHICH MAY BE MADE FROM TIME TO TIME. YOU AGREE THAT EACH USE OF THE WEBSITE OR ONE PAYCHECK AT A TIME PRODUCTS AND SERVICES SHALL CONSTITUTE YOUR CONSENT AND AGREEMENT TO BE BOUND BY SUCH TERMS.

USERS WHO PROCEED THROUGH PREPAYMENT (AUTO-PAY) SUBSCRIPTION SCREENS:

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Enrollment, Cancellation and Termination. By completing the subscription and payment screens that follow, you authorize us to charge your designated debit card or credit card account the amounts shown. You agree to pay us, using a valid credit or debit card (or other form of payment which we may accept from time to time), the fixed and periodic charges and fees described below, plus applicable taxes, and other charges and fees incurred in order to access our Services.

No portion of your payment for Services is refundable. You may cancel the Services at any time and no additional fees will be charged. To cancel your subscription to the Services you selected or to contact us about a billing error, please contact us by emailing us at [payments@onepaycheckatitime.com](mailto:payments@onepaycheckatitime.com) or by such other means as we may provide from time to time. We will attempt to process all cancellation requests within 72 hours after we receive your request. If you cancel near the end of your billing period and are inadvertently charged for the next period’s fee, contact us at [payments@onepaycheckatitime.com](mailto:payments@onepaycheckatitime.com) to have the charges reversed. If you use our Services during that next period, you will not be entitled to a refund. We reserve the right to collect fees, surcharges, or costs incurred before your cancellation takes effect.

You agree that we, in our sole discretion, may terminate your account (or any part thereof) or use of any Services for any reason or no reason at all. We also may, in our sole discretion, and at any time discontinue providing our Services, or any parts thereof, with or without notice. You agree that any termination of your access to our Services may be affected without prior notice, and acknowledge and agree that we may immediately deactivate or delete your account and/or bar any further access to any of our Services. Neither termination nor discontinuation shall affect your liability or obligations to us pursuant to this agreement. Further, you agree that we shall not be liable to you or any third-party for any termination of your access to any of our Services.

We reserve the right, in our sole discretion, to deny re-enrollment for an indeterminate amount of time in any of our Services if a customer has an unsatisfactory payment history.

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We will use our best efforts to process all your payments properly. However, we shall incur no liability if we are unable to completely process any payments initiated by you for any of our Services because of the existence of any one or more of the following circumstances:

- If, through no fault of ours your payment account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your credit card, or your payment account or credit card does not otherwise permit the transaction to be executed;
- You have not provided us with the correct account information to process your payment accurately; or,
- Circumstances beyond our control (such as, but not limited to, fire, flood, acts of war, terrorism, or other interference from an outside force) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

Prepayment Authorization. By checking the I Agree checkbox below and selecting and subscribing for one of the Services, you are registering for automatic prepayment services from your debit card account or credit card account. You understand that the account you enroll in this program will automatically be charged the amount you have selected every 30 days (the "Monthly Payment Date"). You understand that we may continue to charge the account listed on the Monthly Payment Date until you change your account information or cancel your enrollment in your selected Services. You may cancel this electronic application now by exiting the enrollment by clicking the "x" on the browser window. You may cancel your Services after subscribing by logging on to the My Profile section of our Website.

You have the right to receive a Notice of Change in the event that we make any change to the terms and conditions of the Services that will vary the amount to be periodically billed to your debit or credit card account. We will send you a Notice of Change by email to your registered email address at least ten days prior to the effective date of such change.

By checking the I Agree checkbox below and completing the debit card or credit card enrollment option on the following screens, you also are consenting to receive, at the email address you specify, an electronic copy of this Prepayment Authorization, and any Notice of Change. You may withdraw your consent to receive the Prepayment Authorization and any Notice of Change electronically at any time by canceling this electronic transaction. You may cancel this electronic application now by exiting the enrollment by clicking the “x” on the browser window.

You may obtain a paper copy of your Prepayment Authorization or any Notice of Change by emailing [payments@onepaycheckatime.com](mailto:payments@onepaycheckatime.com). You will be charged \$10 for each copy requested. You may update your email address or other contact information by logging onto the My Profile section of our Website.

To receive the Prepayment Authorization or Notice of Change electronically, you will need an email address and an active account with an email service provider. To print any notice or disclosure that we provide to you electronically, your computer must be able to access a printer with letter-sized paper or larger. To download the Prepayment Authorization or any Notice of Change, you will need an available storage medium such as a hard drive or floppy drive, with at least 100kb of available space.

By checking I Agree below and completing the debit card or credit card enrollment option on the following screens, you understand that you are:

1. Submitting your Prepayment Authorization for our Services;
2. Consenting to receive the Prepayment Authorization and any Notice of Change described above electronically; and
3. Confirming that you have successfully printed or downloaded your Prepayment Authorization.

Automatically Become a Registered User. As a subscriber to one of our Services, you automatically become a registered user of this Website, which provides you with access to certain products, offerings, features, or resources of our Website such as the ability to post messages on one of our Forums (such feature is not available to those who are not registered users). If you cancel your subscription to our Services, you will remain a registered user of our Website unless you specifically request otherwise.

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