IMPACT INVESTMENTS
Terms of Service & Member Agreement

Trading Education ● Community Access ● Digital Content ● Live Sessions

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Contracting Party	Impact Investments Education LLC d/b/a Impact Investments
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IMPORTANT TRADING RISK NOTICE

Impact provides education, commentary, market observations, trade ideas, community discussions, and related tools for informational and educational purposes. Impact does not provide individualized investment advice, does not act as your fiduciary, and does not guarantee profits or protection from losses. Trading and investing can result in substantial or total loss of capital.

TERMS OF SERVICE & MEMBER AGREEMENT

PLEASE READ THIS AGREEMENT CAREFULLY. IT AFFECTS YOUR LEGAL RIGHTS AND INCLUDES RISK DISCLOSURES, LIMITATIONS OF LIABILITY, AN INDEMNIFICATION OBLIGATION, AND AN INDIVIDUAL ARBITRATION AND CLASS-ACTION WAIVER, SUBJECT TO APPLICABLE LAW.

These Terms of Service & Member Agreement (the "Agreement") govern your access to and use of Impact Investments, including its websites, checkout pages, Discord servers, live trading rooms, classes, recordings, alerts, educational materials, software features, bots, artificial-intelligence outputs, market commentary, community channels, and any other products or services offered under the Impact Investments brand (collectively, the "Services").

In this Agreement, "Impact," "we," "us," and "our" mean Impact Investments Education LLC d/b/a Impact Investments and, where the context permits, its owners, officers, managers, employees, educators, moderators, contractors, affiliates, successors, and assigns. "Member," "you," and "your" mean the person or entity accessing or purchasing the Services.

By purchasing, subscribing to, registering for, accessing, or using any Service, or by clicking or checking a box indicating acceptance, you acknowledge that you have read, understood, and agreed to be legally bound by this Agreement and the Privacy Policy then in effect. If you do not agree, do not purchase or use the Services.

Core Trading Disclosure

Any alert, callout, watchlist, chart level, entry, exit, stop, target, or live-trading comment is educational information. You make and control every decision in your own account and accept the risk of loss.

Contents

1. Eligibility and Authority
2. Nature of the Services
3. Educational Purpose Only - No Investment Advice
4. No Fiduciary, Brokerage, Advisory, or Custodial Relationship
5. Trading and Investment Risk Acknowledgment
6. Options, Leveraged Products, Futures, Crypto, and Short-Term Trading
7. Alerts, Live Trading, Trade Ideas, and Timing Risk
8. Market Data, Research, AI, Algorithms, and Third-Party Information
9. Conflicts, Personal Trading, and Educator Positions
10. No Performance, Income, or Results Guarantee
11. Testimonials, Examples, Hypothetical Results, and Backtests
12. Member Responsibility and Suitability
13. Account Security and Credential Sharing
14. Membership Access and Acceptable Use
15. Intellectual Property and Content License
16. Prohibited Copying, Recording, Redistribution, and Commercial Use
17. Community Conduct and Member Content
18. Live Sessions, Recordings, and Participation
19. Third-Party Platforms and Service Interruptions
20. Subscriptions, Billing, Renewal, and Price Changes
21. Cancellations, Refunds, Promotions, and Lifetime Plans
22. Taxes and Payment Processing
23. Suspension and Termination
24. Disclaimers of Warranties
25. Limitation of Liability
26. Release and Assumption of Risk
27. Indemnification
28. Dispute Resolution, Arbitration, and Class-Action Waiver
29. Governing Law and Venue
30. Electronic Communications and Notices
31. Privacy and Data Security
32. Intellectual Property Complaints
33. Modifications to Services or Terms
34. Compliance With Laws and Geographic Restrictions
35. Force Majeure
36. General Contract Terms
37. Contact Information

Member Acceptance Acknowledgment

1. Eligibility and Authority

1.1 Age and capacity. You must be at least 18 years old and legally capable of entering a binding contract. By using the Services, you represent and warrant that you meet these requirements.

1.2 Entity users. If you use the Services on behalf of a company or other entity, you represent that you have authority to bind that entity to this Agreement.

1.3 Accuracy of information. You agree to provide accurate, current, and complete account and billing information and to keep it updated.

2. Nature of the Services

2.1 Educational membership. The Services may include educational classes, live market commentary, watchlists, trade ideas, community discussions, recordings, downloadable materials, alerts, market research, tools, and related features. Content, instructors, schedules, channels, and features may change over time.

2.2 No promise of availability. Impact does not promise that any specific instructor, alert type, channel, class, asset class, strategy, software tool, or feature will remain available for any particular period.

2.3 No execution service. Impact does not execute trades for you, control your brokerage account, take custody of your assets, or guarantee that any trade can be entered or exited at a stated price.

3. Educational Purpose Only - No Investment Advice

3.1 General information only. All content is provided solely for general educational and informational purposes. It is not individualized investment, financial, legal, accounting, or tax advice and is not a recommendation that you buy, sell, hold, exercise, assign, roll, hedge, or otherwise transact in any security, option, future, digital asset, or other instrument.

3.2 No personalization. Content is not prepared with knowledge of your finances, objectives, tax status, experience, time horizon, liquidity needs, risk tolerance, or other circumstances. A trade idea that may be appropriate for one person may be inappropriate for another.

3.3 Independent judgment. You are solely responsible for researching, evaluating, and deciding whether any transaction is appropriate for you. You should consult properly licensed professionals when you need individualized advice.

4. No Fiduciary, Brokerage, Advisory, or Custodial Relationship

4.1 No fiduciary duty. Your membership does not create a fiduciary, trustee, agency, partnership, joint venture, employer-employee, attorney-client, accountant-client, or other special relationship with Impact.

4.2 No representation of regulated status. Unless Impact separately states otherwise in a specific written disclosure, the Services should not be understood as brokerage, investment-advisory, portfolio-management, signal-execution, custody, or money-management services.

4.3 No duty to monitor. Impact has no duty to monitor your positions, portfolio, losses, margin, account balances, suitability, or trading activity and has no duty to contact you about market events or risk.

5. Trading and Investment Risk Acknowledgment

5.1 Risk of loss. Trading and investing involve substantial risk, including the risk of losing some or all capital committed to a position. You should never trade money you cannot afford to lose.

5.2 Volatility and gaps. Prices can change rapidly because of earnings, economic data, news, liquidity, market closures, halts, geopolitical events, technical failures, or other factors. Stop orders and planned exits may not execute at the expected price.

5.3 Execution differences. Your results may differ from any educator or member because of price movement, slippage, spreads, commissions, fees, tax treatment, brokerage rules, account size, latency, liquidity, position sizing, or timing.

5.4 Losses remain yours. You accept sole responsibility for every order placed in your account, whether or not a trade was discussed, displayed, alerted, modeled, or entered by an Impact educator or another member.

6. Options, Leveraged Products, Futures, Crypto, and Short-Term Trading

6.1 Options. Options can expire worthless and can lose value rapidly because of price movement, time decay, implied-volatility changes, liquidity, spread width, or other factors. Certain options strategies can involve assignment, exercise, margin, or loss risks that exceed the premium received or paid.

6.2 Leverage. Leveraged or derivative products can magnify gains and losses. Small market moves may cause large percentage changes in position value.

6.3 Futures and margin. Futures and margin trading can result in rapid losses, liquidation, margin calls, and, depending on the account and product, losses exceeding deposited funds.

6.4 Digital assets. Digital assets can be highly volatile and may involve exchange, custody, protocol, regulatory, cybersecurity, liquidity, and technology risks.

6.5 Short-term trading. Day trading and short-term speculation can involve frequent decisions, higher transaction costs, rapid price changes, and significant psychological pressure. No short-term strategy is guaranteed to be profitable.

7. Alerts, Live Trading, Trade Ideas, and Timing Risk

7.1 Alerts are educational. Any alert, callout, watchlist, entry, exit, stop, target, chart level, position update, or live-trading comment is educational information and is not a directive or personalized recommendation.

7.2 Stale information. By the time you see a message, conditions may have changed. An educator may have entered, adjusted, reduced, or exited a position before you receive or act on the information.

7.3 No guaranteed fills. Impact does not guarantee that you will receive the same entry, exit, strike, expiration, fill, spread, premium, or result shown by an educator or member.

7.4 No obligation to update. Impact may discuss a position and later provide no update. You are responsible for managing every open position in your own account.

8. Market Data, Research, AI, Algorithms, and Third-Party Information

8.1 Information may be inaccurate. Quotes, option-flow data, open interest, charts, economic data, news, analyst estimates, social media posts, AI-generated outputs, algorithmic signals, and third-party research may be delayed, incomplete, inaccurate, misclassified, or later corrected.

8.2 No verification guarantee. Impact may summarize or rely on third-party information without independently verifying every data point. You must verify material information before trading.

8.3 AI and automated tools. AI, bots, scanners, algorithms, and automated summaries may produce incorrect, incomplete, or misleading outputs. They are tools for research and education, not autonomous investment advisers.

8.4 No duty to correct. Impact may correct errors when discovered but does not undertake a continuing duty to update past materials, alerts, recordings, or analyses.

9. Conflicts, Personal Trading, and Educator Positions

9.1 Possible positions. Impact owners, educators, moderators, contractors, and members may hold, buy, sell, hedge, exercise, or otherwise transact in securities or instruments discussed in the Services.

9.2 Different objectives. Those persons may have different entry prices, exits, account sizes, risk limits, time horizons, or tax circumstances and may trade before or after discussing an idea.

9.3 No reliance on alignment. You should not assume that a speaker remains in a position, has the same conviction, or will notify you before changing or exiting it.

10. No Performance, Income, or Results Guarantee

10.1 No guarantee. Impact does not guarantee profits, income, account growth, loss recovery, consistency, win rate, returns, or any specific financial outcome.

10.2 No earnings promise. Membership fees are paid for access to educational Services, not for a promised investment return or a promise that trading profits will exceed the membership cost.

10.3 Past results. Past performance does not guarantee future results. Market conditions and individual results vary.

11. Testimonials, Examples, Hypothetical Results, and Backtests

11.1 Testimonials vary. Testimonials, screenshots, member stories, profit-and-loss examples, and account-growth examples reflect individual experiences and may not be typical. They should not be interpreted as a promise that you will achieve similar results.

11.2 Hypothetical limitations. Simulated, hypothetical, paper-trading, modeled, and backtested results have inherent limitations. They may not reflect actual execution, liquidity, slippage, emotional decision-making, fees, taxes, or changing market conditions.

11.3 Selection effects. Examples may be selected to teach a concept and may not represent every trade, loss, or period of performance.

12. Member Responsibility and Suitability

12.1 Your decisions. You control and are solely responsible for your brokerage accounts, position sizing, orders, passwords, margin use, tax decisions, and trading activity.

12.2 Suitability. You are responsible for determining whether a product, asset, or strategy is permitted and suitable for your account, financial condition, experience, and jurisdiction.

12.3 Broker rules. You are responsible for understanding your broker’s rules, including options approval, pattern-day-trading requirements, margin, exercise, assignment, settlement, liquidation, and trading restrictions.

13. Account Security and Credential Sharing

13.1 Single-user license. Unless Impact expressly approves otherwise in writing, a membership is licensed to one person only.

13.2 No credential sharing. You may not share login credentials, invite links, access tokens, role access, private channel content, or paid resources with any other person.

13.3 Security duty. You must use reasonable security practices and promptly notify Impact through its official support channel if you suspect unauthorized access.

13.4 Responsibility for account activity. You are responsible for activity occurring through your account until Impact receives notice of compromise, except where applicable law provides otherwise.

14. Membership Access and Acceptable Use

14.1 Permitted use. The Services are licensed for your personal educational use only unless a separate written commercial license says otherwise.

14.2 Prohibited conduct. You may not use the Services to harass, threaten, defraud, impersonate, manipulate markets, coordinate unlawful trading, distribute malware, scrape private content, disrupt systems, evade access controls, or violate law or third-party rights.

14.3 No competing use. You may not use Impact materials, trade alerts, class recordings, research, community structure, or proprietary workflows to build, market, train, or operate a competing paid service without Impact’s prior written permission.

14.4 No circumvention. You may not bypass payment gates, role permissions, technological controls, watermarking, usage limits, or security measures.

15. Intellectual Property and Content License

15.1 Ownership. The Services and all original content, including branding, curricula, written materials, videos, recordings, charts, watchlists, workflows, trade-plan formats, commentary, software interfaces, prompts, bots, and other materials created by or for Impact are owned by Impact or its licensors and are protected by applicable intellectual-property laws.

15.2 Limited license. Subject to payment and compliance with this Agreement, Impact grants you a limited, revocable, nonexclusive, nontransferable, nonsublicensable license to access and use the Services for your own personal educational purposes during your authorized access period.

15.3 Reservation of rights. No ownership right is transferred to you. Rights not expressly granted are reserved by Impact and its licensors.

16. Prohibited Copying, Recording, Redistribution, and Commercial Use

16.1 No redistribution. You may not copy, repost, forward, publish, sell, sublicense, upload, stream, mirror, archive, distribute, or publicly display paid or private Impact content, including alerts, screenshots, channel messages, recordings, study materials, or course resources, except for brief personal notes.

16.2 No unauthorized recording. You may not audio-record, video-record, screen-record, download, capture, or rebroadcast live sessions or private content unless Impact expressly permits it.

16.3 No systematic extraction. You may not use bots, scrapers, automated tools, browser extensions, APIs, or other methods to systematically collect or reproduce Impact content.

16.4 Enforcement. Unauthorized use may result in immediate termination without refund, preservation of evidence, removal demands, platform reports, and pursuit of available legal or equitable remedies, including relief for intellectual-property misuse where permitted by law.

17. Community Conduct and Member Content

17.1 Community standards. Members must communicate respectfully and may not post unlawful, harassing, discriminatory, threatening, deceptive, defamatory, infringing, sexually explicit, malicious, or spam content.

17.2 Member views. Statements by members are their own. Impact does not endorse or verify every member post and is not responsible for member-to-member advice, trades, solicitations, private messages, transactions, or conduct.

17.3 Moderation. Impact may remove content, restrict channels, mute, suspend, or remove members when Impact reasonably believes conduct threatens safety, legal compliance, community integrity, platform access, intellectual property, or the operation of the Services.

17.4 Your content. You retain ownership of content you lawfully post. You grant Impact a nonexclusive, worldwide, royalty-free license to host, reproduce, display, and moderate that content solely as reasonably necessary to operate, secure, and improve the community. Impact will not use a member testimonial or identifiable trading result in paid marketing without any additional consent required by law.

18. Live Sessions, Recordings, and Participation

18.1 Recording notice. Impact may record classes, live trading rooms, Q&A sessions, orientations, or events where permitted by law. When legally required, Impact will provide notice before recording. By voluntarily participating after notice, you consent to capture of your voice, display name, chat messages, and contributions for operation and replay of the Services.

18.2 No confidential disclosure. Do not disclose passwords, account numbers, private financial information, health information, or other sensitive information during community or recorded sessions.

18.3 Replay access. Recordings may be edited, removed, delayed, or made available only to certain membership tiers. Impact does not guarantee permanent replay access.

19. Third-Party Platforms and Service Interruptions

19.1 Third-party dependence. Services may rely on Discord, Zoom, Stripe, payment processors, email providers, charting platforms, market-data vendors, brokers, cloud providers, social platforms, AI providers, and other third parties.

19.2 No control. Impact is not responsible for third-party outages, bans, pricing changes, delayed messages, API failures, lost data, compromised accounts, policy changes, payment failures, brokerage interruptions, or other events outside Impact’s reasonable control.

19.3 Alternate delivery. Impact may change platforms or delivery methods when reasonably necessary and may treat materially equivalent access as continued performance of the membership.

20. Subscriptions, Billing, Renewal, and Price Changes

20.1 Recurring authorization. If you purchase a recurring plan, you authorize Impact and its payment processor to charge the payment method on file at the disclosed interval until you cancel, subject to applicable law and the terms shown at checkout.

20.2 Renewal. Recurring subscriptions automatically renew for successive billing periods unless canceled before the next renewal date, where permitted by law and as disclosed at checkout.

20.3 Failed payments. If payment fails, Impact may retry the charge, request an updated payment method, suspend access, or terminate the account.

20.4 Price changes. Impact may change future subscription prices. Any change to a recurring price will apply only after any notice required by applicable law or the checkout terms. Promotional pricing may have separate duration and renewal rules.

20.5 Taxes and processor terms. You authorize collection of applicable taxes and agree that processor terms may also apply to payment handling.

21. Cancellations, Refunds, Promotions, and Lifetime Plans

21.1 Cancellation timing. Unless a specific offer states otherwise, canceling a recurring subscription stops future renewals but does not retroactively reverse charges already earned for a billing period. Access may continue through the end of the paid period unless Impact terminates for cause.

21.2 Refund policy. Except where a written offer, refund guarantee, or applicable law requires otherwise, fees are nonrefundable once access is granted to digital membership content, live services, or private community areas. Any stated refund guarantee controls only for the product and period to which it expressly applies.

21.3 Promotions. Discounts, coupons, trials, early-bird offers, and promotional rates may be limited by time, quantity, eligibility, product, or renewal terms and may not be combined unless stated.

21.4 Lifetime plans. If Impact offers a "lifetime" plan, "lifetime" means the commercial life of the applicable Impact product or service, not the member’s natural lifetime. Such access is subject to this Agreement, technological availability, business continuity, lawful operation, and termination for breach.

21.5 Billing disputes. If you believe a charge is incorrect, contact Impact through its official support channel promptly so Impact can investigate. Nothing in this Agreement waives any chargeback or consumer right that cannot lawfully be waived. Abusive, fraudulent, or bad-faith payment disputes may result in suspension or termination and recovery of amounts lawfully owed.

22. Taxes and Payment Processing

22.1 Taxes. You are responsible for taxes, duties, fees, and reporting obligations arising from your purchase or trading activity, except taxes imposed directly on Impact’s income.

22.2 Third-party processors. Payment details may be handled by third-party processors. Impact is not responsible for the processor’s independent acts, security failures, or terms, except to the extent required by law.

23. Suspension and Termination

23.1 Termination by member. You may stop using the Services at any time and may cancel a recurring subscription through the method provided by Impact.

23.2 Termination by Impact. Impact may suspend or terminate access for nonpayment, credential sharing, unauthorized redistribution, abuse, fraud, security concerns, legal risk, platform-policy violations, harassment, disruption, or other material breach of this Agreement.

23.3 Effect of termination. Upon termination, your license to access paid content ends. Sections concerning intellectual property, risk, disclaimers, liability, release, indemnification, disputes, payment obligations, and any provisions that by their nature should survive will remain in effect.

23.4 No refund for cause. To the maximum extent permitted by law, termination for a material breach does not entitle the breaching member to a refund for amounts already paid or due.

24. Disclaimers of Warranties

24.1 As-is basis. TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE," WITH ALL FAULTS AND WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE.

24.2 Disclaimed warranties. TO THE MAXIMUM EXTENT PERMITTED BY LAW, IMPACT DISCLAIMS IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, ACCURACY, QUIET ENJOYMENT, COURSE OF DEALING, AND ANY WARRANTY ARISING FROM USAGE OF TRADE.

24.3 No operational warranty. IMPACT DOES NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED, SECURE, ERROR-FREE, TIMELY, COMPLETE, OR SUITABLE FOR ANY PARTICULAR TRADING DECISION OR RESULT.

24.4 Nonwaivable rights. Some jurisdictions do not allow certain warranty exclusions. In those jurisdictions, exclusions apply only to the maximum extent legally permitted.

25. Limitation of Liability

25.1 Excluded damages. TO THE MAXIMUM EXTENT PERMITTED BY LAW, IMPACT WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, PUNITIVE, OR CONSEQUENTIAL DAMAGES, LOSS OF PROFITS, LOSS OF TRADING CAPITAL, LOST OPPORTUNITY, LOSS OF DATA, BUSINESS INTERRUPTION, REPUTATIONAL HARM, OR SIMILAR LOSSES ARISING FROM OR RELATED TO THE SERVICES, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

25.2 Aggregate cap. TO THE MAXIMUM EXTENT PERMITTED BY LAW, IMPACT'S TOTAL AGGREGATE LIABILITY ARISING OUT OF OR RELATING TO THE SERVICES OR THIS AGREEMENT WILL NOT EXCEED THE GREATER OF (A) THE AMOUNT YOU PAID TO IMPACT FOR THE SPECIFIC SERVICE GIVING RISE TO THE CLAIM DURING THE 12 MONTHS BEFORE THE EVENT GIVING RISE TO LIABILITY OR (B) ONE HUNDRED U.S. DOLLARS ($100).

25.3 Trading-loss exclusion. WITHOUT LIMITING THE FOREGOING, IMPACT IS NOT RESPONSIBLE FOR TRADING OR INVESTMENT LOSSES, MARGIN CALLS, LIQUIDATIONS, MISSED TRADES, EXECUTION DIFFERENCES, TAX CONSEQUENCES, OR LOSSES CAUSED BY RELIANCE ON EDUCATIONAL CONTENT.

25.4 Essential allocation. You agree that these limitations are a material allocation of risk reflected in the price of the Services and apply to the fullest extent permitted by law.

26. Release and Assumption of Risk

26.1 Assumption. You knowingly and voluntarily assume the financial, technical, execution, market, liquidity, platform, and decision-making risks associated with using educational trading content and participating in financial markets.

26.2 Release. To the maximum extent permitted by law, you release Impact from claims arising solely from your own trading decisions, brokerage execution, use of leverage, reliance on third-party data, member communications, or ordinary market losses. This release does not waive claims that cannot legally be waived.

27. Indemnification

27.1 Member indemnity. To the maximum extent permitted by law, you agree to defend, indemnify, and hold harmless Impact from third-party claims, liabilities, damages, judgments, losses, costs, and reasonable attorneys' fees arising out of or related to: (a) your breach of this Agreement; (b) your unlawful or unauthorized use of the Services; (c) your infringement or misuse of intellectual property; (d) content you submit; (e) your violation of law or third-party rights; or (f) transactions or representations you make to other members or third parties.

27.2 Control of defense. Impact may control the defense or settlement of any covered matter, provided it does not agree to a settlement that imposes a personal admission or nonmonetary obligation on you without your consent where such consent is legally required. You agree to reasonably cooperate.

28. Dispute Resolution, Arbitration, and Class-Action Waiver

28.1 Informal resolution first. Before filing a claim, you and Impact agree to attempt in good faith to resolve the dispute informally for at least 30 days after one party sends written notice describing the dispute, requested relief, and supporting facts to the other party.

28.2 Individual arbitration. EXCEPT FOR QUALIFYING SMALL-CLAIMS MATTERS, CLAIMS SEEKING EMERGENCY OR INJUNCTIVE RELIEF FOR UNAUTHORIZED USE OF INTELLECTUAL PROPERTY OR ACCESS CONTROLS, AND CLAIMS THAT APPLICABLE LAW DOES NOT ALLOW TO BE ARBITRATED, ANY DISPUTE ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE SERVICES WILL BE RESOLVED BY BINDING INDIVIDUAL ARBITRATION, NOT IN COURT.

28.3 Administrator and rules. Unless the parties agree otherwise, arbitration will be administered by the American Arbitration Association ("AAA") under the consumer rules applicable to the dispute, or under the applicable commercial rules when both parties are acting for business purposes. The arbitrator may award any individual remedy available under applicable law.

28.4 Class-action waiver. TO THE MAXIMUM EXTENT PERMITTED BY LAW, YOU AND IMPACT AGREE THAT EACH MAY BRING CLAIMS ONLY IN AN INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF, CLASS MEMBER, PRIVATE ATTORNEY GENERAL, OR REPRESENTATIVE IN A CLASS, COLLECTIVE, CONSOLIDATED, OR REPRESENTATIVE ACTION.

28.5 Jury-trial waiver. TO THE MAXIMUM EXTENT PERMITTED BY LAW, YOU AND IMPACT WAIVE THE RIGHT TO A JURY TRIAL FOR CLAIMS SUBJECT TO ARBITRATION.

28.6 Arbitration opt-out. You may opt out of Sections 28.2 through 28.5 by sending a written opt-out notice through Impact's official written support or legal-notice channel within 30 days after first accepting this Agreement. The notice must include your full name, account email, mailing address, and a clear statement that you opt out of arbitration. Opting out will not affect your access to the Services.

28.7 Severability of arbitration terms. If any portion of this Section 28 is found unenforceable, it will be severed or limited to the minimum extent necessary, and the remaining provisions will continue to apply, except where applicable law requires a different result.

29. Governing Law and Venue

29.1 Governing law. To the extent not preempted by federal law and except where applicable consumer law requires otherwise, this Agreement is governed by the laws of the state in which Impact's principal place of business is located, without regard to conflict-of-law rules.

29.2 Court venue. For any claim that is not subject to arbitration, the parties consent to exclusive jurisdiction and venue in the state or federal courts located in the county and state of Impact's principal place of business, unless applicable law requires another forum.

30. Electronic Communications and Notices

30.1 Electronic delivery. You consent to receive agreements, disclosures, invoices, notices, updates, and other communications electronically, including by email, website posting, checkout interface, Discord announcement, or other digital method reasonably associated with your account.

30.2 Marketing communications. Promotional emails or text messages, if any, are subject to separate consent and applicable opt-out rights. Transactional or account-related communications may still be sent as permitted by law.

30.3 Your contact information. You are responsible for keeping your email and account information current and for checking channels used for important Service notices.

31. Privacy and Data Security

31.1 Privacy Policy. Impact's collection and use of personal information are also governed by its Privacy Policy. The Privacy Policy should be reviewed together with this Agreement.

31.2 No absolute security. No online system is completely secure. To the maximum extent permitted by law, Impact does not guarantee that unauthorized third parties will never defeat security measures.

31.3 Sensitive financial data. Impact does not need your brokerage password, private key, seed phrase, or full account credentials. Do not provide them to Impact staff or other members.

32. Intellectual Property Complaints

32.1 Reporting. If you believe content in the Services infringes your copyright or other intellectual-property rights, send a detailed notice through Impact's official written support or legal-notice channel identifying the work, the allegedly infringing material, your contact information, and the basis of your claim.

32.2 Counter-notices and removal. Impact may remove or disable access to disputed content and may request additional information or a legally sufficient counter-notice where applicable.

33. Modifications to Services or Terms

33.1 Service changes. Impact may modify, replace, discontinue, or reorganize Services, membership tiers, channels, schedules, instructors, tools, or features as reasonably necessary for business, legal, technical, educational, or platform reasons.

33.2 Terms changes. Impact may update this Agreement. Material changes will be communicated in a reasonable manner and will become effective as stated in the notice or updated Agreement, subject to applicable law.

33.3 Continued use. Where permitted by law, continued use after an updated effective date constitutes acceptance of the revised Agreement. If a change requires separate affirmative consent under applicable law, Impact will seek that consent.

34. Compliance With Laws and Geographic Restrictions

34.1 Lawful use. You may use the Services only in compliance with applicable laws, regulations, sanctions, export controls, platform rules, and brokerage requirements.

34.2 Restricted jurisdictions. Impact may refuse or terminate access where providing the Services would create legal, regulatory, sanctions, payment-processing, or platform risk.

34.3 No circumvention. You may not use false information, VPNs, payment methods, or other techniques to circumvent legal or geographic restrictions imposed by Impact or its providers.

35. Force Majeure

35.1 Events beyond control. Impact will not be liable for delay or failure caused by events beyond its reasonable control, including internet or cloud outages, cyberattacks, platform failures, market closures, exchange outages, data-vendor failures, natural disasters, labor disruptions, governmental actions, war, terrorism, civil unrest, epidemics, power failures, or similar events.

35.2 Reasonable response. Impact may use commercially reasonable alternative methods, reschedule content, or temporarily suspend affected Services during such events.

36. General Contract Terms

36.1 Entire agreement. This Agreement, together with any product-specific written terms, checkout disclosures, refund guarantee, and Privacy Policy incorporated by reference, forms the entire agreement concerning the Services and supersedes prior inconsistent discussions or representations.

36.2 Order of control. If a product-specific written offer expressly conflicts with this Agreement on price, access period, refund guarantee, or included features, the product-specific written offer controls only for that issue and product.

36.3 Severability. If any provision is held unlawful or unenforceable, it will be enforced to the maximum lawful extent and the remaining provisions will remain effective.

36.4 No waiver. A failure to enforce any provision is not a waiver of the right to enforce it later.

36.5 Assignment. You may not assign or transfer your membership or rights under this Agreement without Impact’s written consent. Impact may assign this Agreement in connection with a merger, reorganization, financing, sale of assets, or transfer of the business, subject to applicable law.

36.6 Headings. Headings are for convenience only and do not limit the meaning of any provision.

36.7 Construction. Words such as "including" mean "including without limitation." Singular and plural terms are interchangeable where the context requires.

36.8 No third-party beneficiaries. Except for persons expressly protected by the disclaimers, releases, limitations, and indemnification provisions, this Agreement creates no third-party beneficiary rights.

37. Contact Information

37.1 Support and legal notices. Questions, cancellation requests, billing concerns, legal notices, arbitration opt-outs, and intellectual-property notices should be sent to Impact Investments Education LLC d/b/a Impact Investments through the official written support or legal-notice channel identified in the Services or on Impact's official website.

37.2 Keep records. You should retain a copy of this Agreement and any checkout confirmation for your records.

MEMBER ACCEPTANCE ACKNOWLEDGMENT

Recommended Clickwrap Text

By checking the acceptance box and completing my purchase, I confirm that I am at least 18 years old and agree to the Impact Investments Terms of Service & Member Agreement and Privacy Policy. I understand that Impact provides education only, not individualized investment advice, and that trading can result in substantial or total loss.

For paper, PDF, enterprise, event, or offline enrollment, the following acknowledgment may be used:

I acknowledge that I have received, read, and agreed to the Impact Investments Terms of Service & Member Agreement. I understand that the Services are educational, that Impact does not guarantee trading results, and that I am solely responsible for my trading and investment decisions. I specifically acknowledge the risk disclosures, intellectual-property restrictions, refund and renewal terms applicable to my purchase, limitation of liability, indemnification provisions, and dispute-resolution terms.

Member Name	____
Account Email	____
Signature	____
Date	____
Membership / Product	____

Contact for notices: Impact Investments Education LLC d/b/a Impact Investments | Official written contact channel listed in the Services or on Impact's official website