

**Effective Date:** 12/21/2025

**Operator:** InTheMoney LLC (“we,” “us,” “our”)

**Community:** InTheMoney Premium Discord (“Community”)

**Platform Providers:** Whop and Discord are third-party platforms; your use is also subject to their terms and policies.

By purchasing access through Whop and/or joining the Community, you agree to these Terms.

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## 1) What You’re Buying

You are purchasing **access** to a private, paid online community that may include:

- Live trade alerts, educational discussion about markets, options, stocks, macro news, strategies, risk management, and trade mechanics.
- Community posts, commentary, watchlists, live chats, voice sessions, and other content,
- occasional giveaways, promotions, or events.

Access is a **membership**, not a product guarantee.

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## 2) Not Financial Advice / No Fiduciary Relationship

All content is **for educational and informational purposes only**. Nothing in the Community constitutes:

- investment, financial, tax, or legal advice,
- personalized investment planning,
- a recommendation to buy/sell/hold any security,
- an offer or solicitation to trade securities or manage money.

We are **not** your broker, advisor, fiduciary, or agent. You are solely responsible for your decisions, risk, and results. (Whop also restricts unregistered financial services; this Community is not offering personalized investment planning.)

Trading involves risk. Options and leveraged products can result in rapid, significant losses up to and including total loss. Live trade alerts are for information and discussion and are not an implication that you should make the same trades.

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### 3) Member Responsibilities

You agree to:

- trade responsibly and within your own risk limits,
- do your own research and verify information independently,
- follow all applicable laws and exchange/broker rules,
- consult qualified professionals where appropriate.

You understand that “alerts,” “ideas,” “watchlists,” or “what I’m watching” posts may be incomplete, delayed, changed, or withdrawn, and may not match your account size, risk tolerance, time horizon, or broker execution.

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### 4) Community Conduct Rules

You must follow Discord’s Terms and Community Guidelines.

In addition, within InTheMoney Premium you agree:

**No harassment / hate / threats.**

No harassment, bullying, doxxing, threats, or hateful content. No brigading or coordinating attacks on others.

**No illegal activity or market manipulation.**

No pump-and-dump coordination, deception, fraud, or instructions to manipulate markets.

**No impersonation.**

No pretending to be another person or representing that you speak for InTheMoney/Operator unless authorized.

**No spam or self-promotion without permission.**

No unsolicited ads, referral spam, affiliate dumping, or selling services/products unless we explicitly approve.

**No personal data sharing.**

Do not share private personal information (yours or others') in the Community.

**Respect the vibe.**

We reserve the right to remove content or members to maintain a safe and functional community.

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## 5) Content Confidentiality and Use Restrictions

The Community includes paid, proprietary content. You agree:

- **Do not share, repost, leak, publish, or distribute** Community content outside the Community.
- No recording of voice sessions or calls without explicit written permission.
- No scraping, compiling, or reselling content (including "notes," "alerts," screenshots, or transcripts).

Violation may result in immediate termination without refund.

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## 6) Billing, Access, Pauses, and Cancellations

Billing and access are handled through Whop. Whop's Terms apply.

Your membership may be:

- recurring (subscription) or time-limited, depending on the plan you purchase.

- paused by us temporarily (e.g., maintenance, emergencies, or operational reasons).

**Cancellation:** You can cancel renewal through Whop. Cancellation stops future billing but does not necessarily grant a refund for past periods.

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## 7) Refunds, Disputes, and Chargebacks

**General policy:** Unless required by law, **all sales are final** once access is granted, because access to the Community and its content is delivered immediately.

**Refund requests:** If a refund is offered in a specific case, requests are handled through Whop's Resolution Center.

We may approve or deny refund requests at our discretion unless required by law.

**Chargebacks:** Filing a chargeback after receiving access is considered a serious violation of these Terms and may result in immediate removal and permanent ban.