MATURE CREATORS CIRCLE

Webinar Terms & Conditions

Last Updated: August 3, 2026

These Terms & Conditions ("Terms") govern your purchase of and access to the Mature Creators Circle webinar (the "Webinar"), offered by By Michelle Russo LLC ("Company," "we," "us"). By purchasing or accessing the Webinar, you ("Participant," "you") agree to be bound by these Terms. If you do not agree, do not purchase or access the Webinar.

1. Eligibility & Acceptance

- You must be at least 18 years old to purchase the Webinar.
- The Webinar is designed with content creators aged 50+ in mind, but purchase is open to any eligible adult; we do not deny access based on age.
- By purchasing, you represent that all information you provide (name, email, payment details) is accurate and that you have the authority to agree to these Terms.

2. What You're Purchasing

The Webinar is a pre-recorded, on-demand training — there is no live session or scheduled attendance date. Upon purchase, you will receive access to stream the Webinar on bymichellerusso.com so you can watch it whenever and however often suits your pace. Your purchase includes:

- The Webinar training by Michelle Russo covering how to get started in UGC (user-generated content) creation
- 8 ready-to-use templates
- Access to future members-only exclusive content

This is a one-time purchase — not a subscription. Members-only content access is included as part of this bundle and is not billed separately or on a recurring basis.

3. Pricing & Payment

- The price for the Webinar bundle is displayed at checkout at the time of purchase and is charged in U.S. dollars unless otherwise noted.
- Payment is processed securely by Stripe at the time of purchase. We do not store your full payment card details.
- Payment is due in full at checkout. No payment plans are currently offered.
- We reserve the right to change pricing for future purchases at any time; changes will not affect a purchase you've already completed.

4. Refund Policy

ALL SALES ARE FINAL.

Due to the immediate access to digital content and instructional material provided upon purchase, we do not offer refunds, exchanges, or credits for the Webinar under any circumstances, including but not limited to:

- Failure to watch the Webinar

- Dissatisfaction with the content or presenter style
- Technical issues on the Participant's end (see Section 9)
- Change of mind after purchase

By completing your purchase, you acknowledge and agree to this no-refund policy. If you have a billing error (e.g., duplicate charge), contact us at michelle@bymichellerusso.com within 7 days and we will review it in good faith.

5. Website Access

There is no download associated with the Webinar training itself. You will access and watch the Webinar exclusively through bymichellerusso.com, using the login credentials or access link provided to you at checkout.

The 8 templates included with your purchase are provided separately as downloadable files, accessible through your member login on bymichellerusso.com. Unlike the Webinar, these files may be downloaded to your own device for your personal use.

You are responsible for keeping your login credentials or access link confidential and may not share them with anyone else (see Section 10).

6. Earnings & Results Disclaimer

Any income, earnings, or results mentioned during the Webinar — including Michelle's own personal results, testimonials, or examples from Mature Creators Circle members — are not guarantees, promises, or representations of what you will earn or achieve.

- Your results will depend on many factors unique to you, including your effort, experience, niche, market conditions, platform algorithms, and time invested.
- Testimonials and examples reflect individual experiences and are not typical. We do not represent that any Participant will achieve similar results.
- We make no guarantee, express or implied, of income, follower growth, brand deals, or any specific business outcome as a result of attending the Webinar or joining MCC.

This disclaimer satisfies FTC guidance requiring that income/earnings claims be accompanied by clear, conspicuous disclosure that results are not typical and are not guaranteed.

7. Testimonials & Social Proof

Testimonials referenced in Webinar marketing and content are labeled to indicate their source — whether they reflect Michelle's personal brand results (Rock Your Silvers) or the experience of a Mature Creators Circle member. Testimonials are the genuine experiences of real individuals, are not paid actors, and are used with permission. Results mentioned in testimonials are not typical and should not be interpreted as a guarantee.

8. Third-Party Tools, Affiliate Links & Partnerships

The Webinar may reference or link to third-party tools and services, which may include Legal Doer, ZenBusiness, CreatorKeeper.com, and similar partners.

- Some of these links are affiliate links, meaning we may earn a commission if you make a purchase through them, at no additional cost to you.
- This affiliate relationship is disclosed here and, where applicable, adjacent to the specific link or mention in accordance with FTC endorsement guidelines.

- We do not control and are not responsible for the products, services, pricing, or policies of third-party companies. Any purchase you make from a third party is a separate transaction governed by that company's own terms.

Recommending a tool does not constitute a guarantee of its performance or suitability for your specific business.

9. Technical Requirements & Disruptions

You are responsible for ensuring you have a stable internet connection and compatible device/browser to stream the Webinar on bymichellerusso.com. We are not responsible for, and will not issue refunds for, technical issues caused by:

- Your internet connection, device, or browser
- Your failure to access and watch the Webinar due to your own device, browser, or connectivity issues
- Website or hosting platform outages beyond our reasonable control
- Force majeure events (natural disasters, power outages, etc.)

In the event of a significant disruption to website access caused by us or our hosting provider, we will make reasonable efforts to restore access as quickly as possible.

10. Intellectual Property

All Webinar content — including the video training, templates, members-only content, and branding — is the property of By Michelle Russo LLC and/or its licensors and is protected by copyright and other intellectual property laws.

- Your purchase grants you a personal, non-transferable, non-exclusive license to stream and use the content on bymichellerusso.com for your own individual use.
- You may not record, screen-record, reproduce, redistribute, resell, publicly share, upload to other platforms, or repurpose the Webinar, templates, or members-only content (in whole or in part) without our prior written permission.
- Sharing your login credentials or access link with anyone else is a violation of these Terms and may result in legal action and termination of your access to any related membership or community, without refund.

11. Code of Conduct

If you participate in any Mature Creators Circle members-only community, chat, or interactive space — now or in the future — you agree to engage respectfully with other members and staff. We reserve the right to remove any Participant who engages in harassment, hate speech, spam, self-promotion outside posted guidelines, or disruptive behavior, without refund. This Code of Conduct will be updated as members-only interactions and community features are added.

12. Privacy

Information you provide during registration (name, email, payment info) is used to deliver the Webinar, communicate with you about MCC and related offers, and is handled in accordance with our Privacy Policy, included in full as Appendix A to these Terms.

13. Disclaimer of Warranties

The Webinar is provided "as is" and "as available." We do not warrant that the Webinar will be uninterrupted, error-free, or meet your specific expectations. To the fullest extent permitted by law, we disclaim all warranties, express or implied, including warranties of merchantability, fitness for a particular purpose, and non-infringement.

14. Limitation of Liability

To the fullest extent permitted by law, By Michelle Russo LLC and its owners, employees, and contractors shall not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits or revenues, arising from your purchase or use of the Webinar. Our total liability to you for any claim arising from these Terms shall not exceed the amount you paid for the Webinar.

15. Indemnification

You agree to indemnify and hold harmless By Michelle Russo LLC and its owners, employees, and contractors from any claims, damages, losses, or expenses (including reasonable attorneys' fees) arising from your violation of these Terms or misuse of the Webinar content.

16. Changes to These Terms

We may update these Terms from time to time. The "Last Updated" date at the top reflects the most recent revision. Continued use of or access to the Webinar after changes are posted constitutes acceptance of the updated Terms.

17. Governing Law & Disputes

These Terms are governed by the laws of the State of North Carolina, without regard to conflict of law principles. Any dispute arising from these Terms shall be resolved in the state or federal courts located in Guilford County, North Carolina, and you consent to the jurisdiction of those courts.

18. Contact Us

- Email: michelle@bymichellerusso.com
- Business Name: By Michelle Russo LLC
- Mailing Address: 8 Sanderling Place, Greensboro, NC 27407

APPENDIX A

Privacy Policy

Last Updated: August 2, 2026

This Privacy Policy explains how By Michelle Russo LLC ("Company," "we," "us," or "our") collects, uses, discloses, and protects information when you visit bymichellerusso.com (the "Site"), subscribe to or participate in the Mature Creators Circle ("MCC"), purchase a webinar or other digital product, sign up for our email list, or otherwise interact with us. By using the Site, you agree to the collection and use of information in accordance with this Policy.

A1. Information We Collect

We collect information in a few different ways:

- Information you provide directly — such as your name, email address, phone number, and any message details when you fill out a contact form, subscribe to our email list, register for a webinar, or join MCC.
- Payment information — when you make a purchase (such as MCC membership or a webinar), payment is processed securely by Stripe. We do not collect or store your full credit card number; Stripe handles that directly under its own privacy and security practices.
- Account information — if you create a login for MCC members-only content, we collect your username, email, and password (stored securely and encrypted by our website platform, Wix).
- Automatically collected information — like your IP address, browser type, device type, pages visited, and time spent on the Site, collected through cookies and similar tracking technologies (see Section A4).
- Communications — if you email us, message us through the Site, or comment on our content, we retain that correspondence.

A2. How We Use Your Information

We use the information we collect to:

- Process and fulfill purchases, including MCC membership and webinar access
- Create and manage your account and members-only access
- Send you transactional emails (purchase confirmations, access instructions, receipts)
- Send you marketing emails about new offers, webinars, or MCC updates, where you've opted in (you can unsubscribe at any time — see Section A7)
- Respond to inquiries submitted through our contact forms
- Improve the Site, our content, and our offers based on how visitors use them
- Detect, prevent, and address fraud, security issues, or technical problems
- Comply with legal obligations

A3. How We Share Your Information

We do not sell your personal information. We may share information with:

- Service providers who help us operate the Site and our business, including Wix (website hosting and platform), Stripe (payment processing), and our email marketing provider.
- Affiliate and referral partners — if you click an affiliate link on the Site or in our content (for example, tools like Legal Doer, ZenBusiness, CreatorKeeper.com, or our Amazon storefront), the third-party site's

own privacy policy governs any information you provide there. We do not share your personal information with these partners simply because you clicked a link — they only receive information if you make a purchase or interact directly with their site.

- Legal and safety reasons — if required by law, subpoena, or legal process, or to protect the rights, property, or safety of By Michelle Russo LLC, our users, or others.
- Business transfers — if we're involved in a merger, acquisition, or sale of assets, your information may be transferred as part of that transaction. We'll notify you of any such change.

A4. Cookies & Tracking Technologies

Like most websites, bymichellerusso.com uses cookies and similar technologies — including those built into our Wix website platform — to recognize your browser, remember preferences, and understand how visitors use the Site.

- Essential cookies — required for core Site functionality, such as staying logged in to your MCC account.
- Analytics cookies — help us understand traffic and usage patterns so we can improve the Site.
- You can control cookies through your browser settings, though disabling cookies may affect Site functionality, including your ability to log in to members-only content.

A5. Third-Party Links

The Site contains links to third-party websites and tools — including affiliate links to products and services we recommend, such as Legal Doer, ZenBusiness, CreatorKeeper.com, and our Amazon storefront. We are not responsible for the privacy practices or content of third-party sites. We encourage you to review the privacy policy of any third-party site before providing your information.

A6. Data Retention & Security

We retain your information for as long as necessary to fulfill the purposes described in this Policy, maintain your MCC membership or access records, comply with legal obligations, resolve disputes, and enforce our agreements. We use reasonable administrative and technical safeguards — including those provided by Wix and Stripe — to protect your information. However, no method of transmission or storage is 100% secure, and we cannot guarantee absolute security.

A7. Your Choices & Rights

- Marketing emails — you may unsubscribe at any time using the "unsubscribe" link in any marketing email, or by contacting us directly. Note that you may still receive transactional emails related to a purchase or your MCC account.
- Access & correction — you may request access to, correction of, or deletion of the personal information we hold about you by contacting us at michelle@bymichellerusso.com.
- California residents — depending on your state of residence, you may have additional rights under laws such as the California Consumer Privacy Act (CCPA), including the right to know what personal information we collect, request deletion, and opt out of the sale or sharing of personal information. We do not sell personal information.
- EU/UK visitors — if you are located in the European Union or United Kingdom, you may have rights under the GDPR, including the right to access, correct, delete, or restrict processing of your personal information. Contact us to exercise these rights.

A8. Children's Privacy

The Site and our offers, including MCC and our webinars, are intended for adults 18 and older. We do not knowingly collect personal information from children under 13. If we become aware that we've inadvertently collected information from a child under 13, we will delete it promptly. If you believe a child has provided us with information, please contact us.

A9. Email & Marketing Communications (CAN-SPAM)

If you sign up for our email list or make a purchase, you may receive marketing emails from us. Every marketing email we send includes a way to unsubscribe, and our physical mailing address is included in accordance with the CAN-SPAM Act:

- By Michelle Russo LLC, 8 Sanderling Place, Greensboro, NC 27407

A10. International Visitors

The Site is hosted in the United States and intended primarily for a U.S. audience. If you access the Site from outside the United States, your information will be transferred to, stored, and processed in the United States, where privacy laws may differ from those in your country.

A11. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or for legal, operational, or regulatory reasons. The "Last Updated" date at the top reflects the most recent revision. We encourage you to review this Policy periodically.

A12. Contact Us

- Email: michelle@bymichellerusso.com
- Business Name: By Michelle Russo LLC
- Mailing Address: 8 Sanderling Place, Greensboro, NC 27407

Quick Compliance Checklist (delete before publishing)

- Earnings/results disclaimer included and not buried — Section 6
- Affiliate links disclosed (general + must ALSO be disclosed next to each specific link/mention in the webinar/slides/emails, not just here)
- Refund policy clearly stated before checkout, not just in this document — add a one-line version on the sales/checkout page itself
- Pricing and what's included (Webinar + templates + members-only content, one-time purchase, not a subscription) spelled out clearly and consistently on every asset
- CAN-SPAM: physical mailing address required in marketing emails
- Link this document from your checkout/registration page with a required checkbox: "I have read and agree to the Terms & Conditions"
- Have this reviewed by a licensed attorney in your state before publishing — this draft is a strong starting structure, not a substitute for legal counsel