

TERMS OF USE

Last Updated: August 25, 2026

Welcome to Money Masters LLC (“Company,” “we,” “us,” or “our”).

These Terms of Use (“Terms”) govern your access to and use of our website located at www.moneymasters4biz.com, including all content, features, downloads, portals, subscriptions, scheduling tools, interactive areas, and other digital services made available through it (collectively, the “Site”).

By accessing or using the Site, you agree to be bound by these Terms and our Privacy Policy. If you do not agree, you must not use the Site.

We may update these Terms from time to time. Changes are effective when posted. Your continued use of the Site after changes are posted constitutes acceptance of the revised Terms.

1. Eligibility

You must be at least eighteen (18) years old to use the Site. By using the Site, you represent and warrant that you meet this requirement and have the legal capacity to enter into these Terms.

2. License to Use the Site

We grant you a limited, non-exclusive, non-transferable, revocable license to access and use the Site for lawful, personal, or internal business purposes.

You may not:

- Copy, reproduce, distribute, or publicly display Site content without written permission
- Modify or create derivative works
- Reverse engineer or attempt to extract source code
- Use automated tools such as bots, scrapers, or spiders
- Interfere with Site functionality or security

All rights not expressly granted are reserved.

3. Intellectual Property

All text, graphics, logos, images, downloads, software, and other materials available through the Site (“Content”) are owned by or licensed to the Company and protected by intellectual property laws.

You may download materials intentionally made available for download solely for personal, non-commercial use, provided you:

- Do not remove proprietary notices
- Do not modify the materials
- Do not distribute or republish them
- Do not make additional representations regarding them

Nothing in these Terms grants you ownership rights in any intellectual property.

4. Informational Purposes Only

The Site and its Content are provided solely for general informational and educational purposes. Nothing on the Site constitutes or is intended to constitute accounting, bookkeeping, tax, legal, investment, financial-planning, or other professional advice. You should consult an appropriately qualified professional regarding your specific circumstances before acting or refraining from acting based on information available through the Site.

Your access to or use of the Site, submission of a scheduling request, does not create an Company-client, or other professional relationship and does not obligate the Company to provide services. A professional relationship is established only when the Company and the client execute a separate written engagement agreement. Any professional services are governed by that engagement agreement, not solely by these Terms.

5. No Guarantee of Results

The Company does not warrant or guarantee any particular financial, tax, accounting, financing, revenue, profitability, savings, forecasting, or business result from use of the Site or reliance on its Content. Examples, testimonials, case studies, projections, estimates, and descriptions of past results, if any, are illustrative only and do not guarantee that any user or client will achieve the same or similar results.

6. Scheduling a Call

The Site may permit you to schedule an appointment through a third-party scheduling service. Your use of this scheduling may be subject to third party separate terms and privacy practices. The Company does not control and is not responsible for third party's availability, security, performance, or handling of information except to the extent required by applicable law

7. Prohibited Uses

You may use the Site only for lawful purposes. You may not use the Site to violate applicable law; infringe intellectual-property or privacy rights; impersonate another person or misrepresent your affiliation; submit false, misleading, unlawful, threatening, defamatory, or harmful material; introduce malware or other harmful code; attempt unauthorized access to the Site or related systems; interfere with the Site's security or operation; scrape or collect information through automated means without written permission; or use the Site to transmit unsolicited advertising or communications.

8. Suspension; Modification or Discontinuation.

We may restrict or terminate your access to the Site if we reasonably believe you have violated these Terms, engaged in unlawful or fraudulent conduct, created a security risk, or interfered with the Site's operation. We may modify, suspend, or discontinue any portion of the Site at any time, with or without notice, subject to applicable law. Provisions concerning intellectual property, disclaimers, limitation of liability, indemnification, dispute resolution, governing law, and any other provisions that by their nature should survive will remain effective after termination.

9. Accuracy of Information; No Obligation to Update

Information provided through the Site is for general informational purposes only and may not be accurate, complete, or current. The Site may contain historical information, which is provided for reference only. We

reserve the right to modify Site content at any time but undertake no obligation to update any information except as required by law.

10. Click-Through & Separate Agreements

Certain features of the Site may require you to accept additional terms by clicking “I Agree” or similar language (“Click-Through Agreement”). If there is a conflict between these Terms and any Click-Through Agreement or separate written agreement, the Click-Through Agreement or written agreement will control with respect to the applicable service or activity.

11. Third-Party Links

The Site may contain links to third-party websites or services. We do not control and are not responsible for third-party content, policies, or practices. Accessing third-party websites is at your own risk.

12. Disclaimer of Warranties

The Site and all Content are provided “as is” and “as available.” We disclaim all warranties, express or implied, including warranties of merchantability, fitness for a particular purpose, durability, title, and non-infringement. We do not guarantee uninterrupted, secure, or error-free operation of the Site. Your use of the Site is at your sole risk.

13. Limitation of Liability

To the fullest extent permitted by law, the Company shall not be liable for any indirect, incidental, consequential, special, exemplary, or punitive damages arising out of or relating to your use of the Site. Our total liability for any claim arising out of or relating to the Site shall not exceed the amount you paid us (if any) in the twelve (12) months preceding the event giving rise to the claim. Because some jurisdictions do not allow certain limitations, liability shall be limited to the maximum extent permitted by law. Any claim must be filed within twelve (12) months after it arises.

14. Sole Remedy

If you are dissatisfied with the Site, Content, or any feature of the Site, your sole and exclusive remedy is to discontinue use of the Site.

15. Indemnification

You agree to indemnify, defend, and hold harmless the Company and its affiliates, officers, directors, employees, agents, and service providers from any claims, damages, liabilities, or expenses arising out of: (i) Your use of the Site, (ii) Your violation of these Terms, and (iii) Your violation of applicable law.

14. Dispute Resolution

In the event of any dispute, claim, or controversy arising out of or relating to these Terms of Use (a “Dispute”), the parties shall first attempt to resolve the Dispute through good-faith informal negotiations. Either party may provide written notice of the Dispute to the other party, and the parties shall have thirty (30) days after such notice is received to attempt to resolve the Dispute informally. If the Dispute is not resolved within that thirty (30)-day period, the parties shall submit the Dispute to non-binding mediation administered by a mutually agreed-upon mediator or mediation service. The mediation shall take place in \[County, State], unless the parties agree otherwise, and may be conducted remotely by mutual agreement. Each party shall bear its own attorneys’ fees and costs incurred in connection with the mediation, and the parties shall share the mediator’s fees equally, unless otherwise agreed. If the Dispute is not resolved through mediation, it shall be resolved exclusively through final and binding arbitration

administered by the American Arbitration Association ("AAA") in accordance with its applicable rules. The arbitration shall take place in Milwaukee County, Wisconsin, or remotely if permitted under the applicable AAA rules. Judgment on the arbitration award may be entered in any court of competent jurisdiction. Each party shall bear its own attorneys' fees and costs incurred in connection with the arbitration, unless otherwise required by applicable law or awarded by the arbitrator. The parties shall share the arbitrator's fees and administrative costs equally, unless the applicable AAA rules, applicable law, or the arbitrator provide otherwise. Completion of the informal-negotiation and mediation procedures described above is a condition precedent to initiating arbitration, and neither party may initiate arbitration before participating in mediation in good faith. Notwithstanding the foregoing, either party may seek temporary, preliminary, or other emergency injunctive or equitable relief from a court of competent jurisdiction when necessary to prevent imminent or irreparable harm without first completing informal negotiations or mediation. Seeking such relief does not waive the obligation to arbitrate the underlying Dispute.

Both parties waive the right to trial by jury.

Any claim must be filed within one (1) year after it arose to the extent permitted by applicable law.

15. Governing Law. These Terms and any dispute arising out of or relating to the Site are governed by the laws of the State of Wisconsin, without regard to its conflict-of-laws principles.

16. Beta Features

Certain features may be designated as beta and are provided "as is." We may modify or discontinue beta features at any time.

17. Severability

If any provision is unenforceable, the remainder remains in effect.

18. Entire Agreement

These Terms and our Privacy Policy constitute the entire agreement.

19. Contact Information

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