



Financial Health



**From legal help to
tax advice, we have
you covered**

YAFI-financialhealth.com

Your Financial Health program includes many benefits designed to give you peace of mind while saving you time and money.

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Legal Plan

Save on Legal Fees

With the increasing complexity surrounding marriage, child, elder, civil, and criminal-related issues, an astounding 90% of the population have an unmet need for legal services. When confronted with legal issues, most consumers do not know where to turn to obtain professional guidance, nor can they afford the services they need or deserve. The Legal Plan is a comprehensive legal solution designed to assist consumers with the potentially catastrophic loss caused by escalating legal fees and to provide affordable legal resources to individuals and their families during their time of need. It also gives members access to experienced attorneys, mediators, and legal document assistants to help members through these challenging stages of life.

Eligibility

Eligible members and their eligible dependents are able to participate in this plan. An eligible dependent is related to the member in one of the following ways.

- Spouse: the legal husband or wife of an eligible member.
- Unmarried children under the age of 19 whom are:
 - Children of the member by birth, legal adoption, or legal guardianship, while they are residing in the member's household and are chiefly dependent on the subscriber for support.
 - Children of the spouse of the member while they are residing in the member's household, and are chiefly dependent on the member for support.
 - Children who do not reside with the member but are the member's legal responsibility (e.g., children of divorced parents, children confined to training institutions, children in school).
 - Unmarried children if they are disabled prior to the age of 19 by a medically determined physical or mental condition which prevents them from engaging in substantial gainful activity and which can be expected to be of long, continued, indefinite care or result in death, provided that each child who has reached the end of the month in which he/she attained 19 years of age must legally reside or be a member of the household of the member and must be dependent on the member.

Schedule of Services

The Legal Plan provides members with:

- One (1) free, 30-minute office consultation or telephone consultation per separate legal matter.
- 25% (twenty-five percent) preferred rate reduction from the law firm's normal hourly or flat rate fee. This reduced fee may be utilized by you and your dependents as often as you need while you are covered by this plan.

Virtually all types of legal matters are eligible for these services. An example of the type of legal matters for which a member may benefit by the 25% reduced fees are:

- Adoption & guardianship
- Divorce matters
- Ante nuptial agreement
- Bankruptcy
- Document preparation & review
- Civil/litigation
- Driving under the influence
- Landlord/tenant
- Collection matters
- Name change
- Corporations & partnership
- Real estate
- Criminal matters
- Traffic violations
- Debt collection defense
- Wills & trusts

Exclusions and Limitations

The following services do not qualify for the reduced fee:

- Court cost, fines, and other expenses.
- Appeals to a court of higher jurisdiction; class actions; interventions or amicus curiae filings.
- Contingency based fee agreements.
- Certain matters that existed before this program became effective:
- Matters where a judgment has already been entered against a member and satisfaction of judgment is being sought;
- Matters where services are already being provided by another attorney;
- Matters involving the sponsor officers, employees or agents of the sponsor of the program, or any officers, employees or agents of Consolidated Legal Concepts, Inc.

To receive the name of a network firm in your area, please call the toll-free number listed in your membership materials.

Legal and Financial Resource Center

Members are also welcome to browse the legal and financial resource center.

This center is designed to provide general information and resources on legal and financial matters. It is not meant to replace or supersede the counsel and advice of licensed professionals for your specific matter.

› HOW IT WORKS

To access the benefits in the legal plan, simply call the toll-free number listed within your membership materials. Upon verification, you will receive access to the legal network, which will provide the name and telephone number of the applicable local law firms.



Financial Counseling



Financial Counseling & Coaching

In our 20 years of experience, we have offered professional and objective financial counseling and coaching, and have found that education, dedication, and working toward a goal have proven the most effective defense to uncertain financial times.

Together with a professional financial counselor, you can look at any financial question or issue you may have. No question is too small, no situation is hopeless. Financial uncertainty is everywhere, so why run from it when you can do something about it. It's time to get back to the basics of finances and take control of your money before it controls you.

The Advantages

- Live, confidential, objective guidance from experienced, accredited financial counselors (unlimited access)
- Direct access to the Financial Resource Center

Why Financial Counseling?

Knowing who to trust with something as important as your finances isn't easy. Unlike financial planners, as financial counselors, we have no revenue incentives or ancillary services to sell. All we have is the commitment to listen to you and then provide our fact-based recommendations. For us, bringing about fundamental change from your past actions and improving future decision making involves a personal consultation and an analysis of your spending patterns from one of our unbiased financial experts.

Personal Financial Phone Services

Debt – how to pay off debt, dealing with creditors, credit counseling, refinancing or consolidating debt, factors to consider when contemplating bankruptcy or foreclosure, determining and improving credit ratings;

Budgeting – how to put together a budget, managing the stress of financial problems;

Taxes – locating a tax professional, locating resources for general tax information, estimating the tax withholding allowance on your paycheck, determining filing status;

Savings & Retirement Planning – tools to determine savings rate for retirement, tools to determine how much you need to retire, the types of retirement accounts available and how they work, planning and saving for college education, description of services generally offered by financial planners, how to locate a financial planner;

Home Ownership & Mortgages – steps involved in purchasing a first home, programs available to assist with purchasing a home, benefits of renting versus buying a home, home equity loans, the tax consequences of selling a home, foreclosure;

Insurance – how disability can affect cash flow, determining whether to purchase additional life insurance, explanation of the types of life insurance, insurance coverage after retirement, evaluating the need for long-term health care insurance;

Eldercare – where to locate assistance with elder financial issues, reporting improper solicitation of seniors

› HOW IT WORKS

There are three easy steps to working with a financial counselor:

1. Simply call the toll-free number (7am - 7pm CST) listed within your membership materials to speak with an accredited and/or certified financial counselor. Please be prepared to provide the financial counselor with your name and membership number.
2. Ask your financial question or describe your situation. Our counselors will never ask for personal financial information such as Social Security or account numbers.
3. Work with the financial counselor to create a cash flow analysis. Then, discuss doable, attainable financial goals and actionable next steps.



Tax Hotline

Have Your Tax Questions* Answered

Tax laws are becoming increasingly complicated and you have important questions about changes in government regulations, capital gains, credits, and deductions. Where can you turn? Rates for professional advice can be prohibitive, and talking to the IRS can be frustrating. To avoid making costly errors, you need answers you can trust.

Turn to Financial Health for the comprehensive business and personal tax benefits you and your small business need. Save yourself the time and aggravation. We offer free tax return preparation and unlimited, toll-free tax-related advice. Our small business owners can access the most commonly used tax-related services free of charge or at a significantly discounted rate. Plus, we're so confident in the quality of our counsel, that all tax and financial advice is backed by a \$1 million liability policy!

All tax and financial assistance is provided by tax attorneys, financial analysts and tax professionals. This team of professionals is ready to answer your tax questions in a confidential and secure environment.

Tax Help Hotline Includes:

- Unlimited advice on federal taxation via toll-free phone call/fax/email.
- Free tax return preparation for basic tax forms 1040EZ, 1040A and 1040. In the event the member has more than a basic return and tax schedules are required, the fee for tax preparation shall be: \$50.00 for each federal return, \$50.00 for each state return, if applicable, and \$50.00 for each local return, if applicable. This price for tax preparation is limited to returns that include Form 1040, Schedule A, Schedule B with 15 or fewer entries, Schedule D with 15 or fewer entries. Any return with additional Schedules, or that have more than 15 entries in Schedules B or D, shall be prepared and billed at a rate of \$60.00 per hour.
- Savings on the preparation of numerous tax schedules.
- Advice re an IRS audit.
- Advice re an IRS notification.
- Tax planning.
- Review of prior year's tax return.

Tax Software Assistance

With today's tax software programs, users need more than just help screens. The Tax Hotline steps in with tax advice tailored specifically to an individual's unique situation. Live, one-on-one, direct answers to members' tax questions right over the phone. When pop-up screens just aren't popping up with the right answer, Tax Hotline experts are a phone call away with reliable advice.

Tax Questions? Ask Our Experts!

Let Financial Health review your prior year's tax return for free. This review can reveal costly errors and generate a source of extra tax savings!

- Should I open a Roth IRA?
- How does capital gains tax work?
- Is the money I inherited taxable?
- Which tax form should I file?
- Is my Social Security or retirement taxable?
- Do I get a tax break for childcare expenses?
- Should I itemize deductions?
- Which deductions can I take if I have a home-based business?

Financial Advice Topics:

- Individual retirement accounts, Roth IRAs, 401k plans, SEPs
- Healthcare spending accounts
- Investment timing and strategies
- Capital gains
- Real estate timing and strategies
- Divorce
- Inheritance
- Retirement planning

*Financial Health is pleased to have your tax questions answered and your tax forms completed based upon the information you provide. Inadequate or incorrect information provided by the member to the tax professionals may lead to an incorrect answer for which the plan administrator and Financial Health cannot be held responsible. The plan administrator makes every effort to keep its tax professionals abreast of changes in tax law but is not responsible for inconsistent interpretations of the tax code by the IRS and/or tax courts regarding specific matters. All benefits are available to the individual enrolled and his/her dependents as defined by the most current IRS code. The plan administrator, not Financial Health, assumes all liability and responsibility for the provision of, or failure to provide the stated products, services and benefits. Financial Health's liability is limited to the amount of actual membership fees paid by a member for access to the tax program.

HOW IT WORKS

To access the Tax Advice Hotline, simply call the toll-free number listed in your membership materials to talk with a customer service representative.



Terms and Conditions

The following is the Membership Agreement between YAFI – You Asked For It! (“We and Us”) and the person who has enrolled in the Financial Health program (“You”). UPON ENROLLMENT, YOU AGREE TO BE BOUND BY THESE TERMS OF MEMBERSHIP. YOU SHOULD READ THIS MEMBERSHIP AGREEMENT CAREFULLY. If you have any questions regarding your Membership, You may contact our customer service center 24 hours a day at the toll-free number listed on your Membership Card.

Membership Benefits

As a Member, you are entitled to access discounts and/or other Benefits on various products and services offered by participating vendors through the Financial Health Website and the customer service center (“Benefits”), as described in your Membership Guide or on the program website (“Program Website”). Some Benefits may not be available in your area. Additionally, the discounts available through the program may not be used in conjunction with any other discount program. PLEASE SEE YOUR MEMBERSHIP MATERIALS AND THE PROGRAM WEBSITE FOR IMPORTANT DETAILS AND LIMITATIONS. All listed or quoted prices are current prices only and are subject to change without notice. We reserve the right to suspend or end the program or certain aspects thereof, without prior notice, in our sole discretion. We also reserve the right to suspend or end certain aspects of the program in certain geographic areas, without prior notice, in our sole discretion.

Membership Terms

Your Membership is effective immediately upon your enrollment in the program and shall continue on a month-to-month basis until cancelled as described below. You may cancel your Membership at any time by calling Us at the toll-free number listed on your membership card or by writing Us at the address indicated below. Unless You notify Us that You wish to cancel your membership by following these instructions or your membership is otherwise cancelled as provided herein, your Membership will continue automatically, and You will be billed the then-current membership fee which will appear on your statement, depending upon how You enrolled.

Payment of Membership Fee

The payment of your membership fee (which, if applicable, includes any trial period fee as well as enrollment or processing fees and shipping and handling charges) is made automatically by a charge to the payment source authorized by You (the “Payment Source”) in accordance with the payment terms to which You agreed. In the event that the program offer to which you agreed includes a trial period, You may cancel your membership at any time during the trial period and not be charged, other than any one time enrollment or processing fees, and shipping and handling charges, in each case depending on the program offer to which you agreed, as well as money paid for program Benefits ordered by You. We reserve the right to terminate your Membership at any time without notification, including in the event that We are unable to bill the membership fee to your specified billing source.

Promotional Membership Fee

From time to time, in our sole discretion, we may provide a reduced membership fee, for a promotional period, to first-time or other selected customers. If You are provided with such a promotional reduction in your membership fee (“Promotional Membership Fee”), your Payment Source will be charged the Promotional Membership Fee for the promotional period. You agree that any such reduced price is only valid for the promotional period established by Us, and that the regular applicable periodic membership fee will be charged to your Payment Source following the end of the promotional period. Terms of the Promotional Membership Fee, including the duration and amount of the Promotional Membership Fee, may vary from time to time.

Continuation of Membership

Unless you notify Us that You wish to cancel your Membership by following the instructions in the paragraph below titled “Termination of Membership”, your Membership will continue automatically, and You will be billed the then-current membership fee which will appear on your Payment Source statement, depending upon how You enrolled. We reserve the right to increase or decrease the membership fee, or add new fees and charges, from time to time. You agree that unless You cancel your membership prior to the effective date of the membership fee increase, you will be charged the new applicable periodic membership fee on each anniversary date after the effective date of such change, and You authorize Us to charge the new applicable periodic membership fee to your Payment Source. You are solely responsible for any and all fees charged to your Payment Source by the issuer, bank, or financial institution including, but not limited to, membership, processing, shipping and handling, overdraft, insufficient funds and over-the-credit-limit fees, in each case to the extent applicable.

Electronic Fund Transfer Authorization

If the Payment Source You have provided is a checking account, You authorize Us to create an electronic funds transfer request (“EFT”) which will be presented to your bank for payment from your checking account. To extend your membership Term month-to-month, You authorize Us to charge your checking account on periodic anniversary dates and therefore to effect pre-authorized transfers from your checking account. Your request to pay your recurring monthly membership fee with pre-authorized charges to your checking account and your electronic execution of an acknowledgement of your acceptance of this Membership Agreement (“Electronic Signature”) constitutes your pre-authorized EFT authorization for future charges on your checking account and your consent to these terms and conditions. You further acknowledge that the amount charged to your checking account may be different from time to time, in accordance with this Membership Agreement, including, without limitation, differing amounts due to Promotional Membership Fees or changes in your membership plan, and You authorize Us to charge your checking account for such varying amounts. You agree that if an EFT is returned unpaid, You will pay a service charge of the maximum allowed by law. EFTs returned for insufficient or uncollected funds, together with service charges, may be debited electronically from your account or collected using a bank draft drawn from your account. You may cancel your membership as described herein. Such cancellation will cancel any checking account authorization that was to occur on any day after the date of cancellation. You may also cancel your pre-authorized debit authorization by contacting your bank within a sufficient time to cancel the authorization (Please see your agreement with your bank for the terms and conditions of cancellation). Please note, however, that You must still notify Us of the cancellation of your membership as described herein, as cancellation of your authorization with your bank will not serve as notice to Us concerning cancellation of your membership.

Use of Membership

Your Membership is non-assignable and non-transferable. You agree that only You and your immediate family members may use the Membership. The term “Immediate Family” shall be defined as You, your spouse, and your children, to the extent each is living in your home with a legal address that is the same as yours. Benefits are not to be resold. You are limited to one membership per twelve-month period per Immediate Family. You are responsible for all use of your Membership and will promptly notify Us if You become aware of any unauthorized use of your Membership, your membership card or membership number, or if your membership card is lost or stolen. If You were offered the opportunity to claim a premium or gift in connection with your enrollment in the program, You are limited to one premium or gift per program and, depending upon the offer You agreed to, You may be required to be a member of the program at the time that your claim is processed.

Disclaimer of Liability

You agree that We and our subsidiaries, affiliates, partners and providers are not responsible or liable for any Benefits provided by participating vendors and, if You have any claims relating to such Benefits, You will make your claim against the vendors providing the Benefits. WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING THE WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO ANY OF THE BENEFITS OR RELATED INFORMATION PROVIDED TO YOU. We do not guarantee, nor are responsible for, the quality of products or services provided by any independent vendors.

We reserve the right to eliminate, add, change and substitute Benefits and participating vendors without notice to You in our sole discretion. We assume no responsibility for the payment of or contribution to any use or sales tax on the Benefits which may be imposed by taxing authorities, and such taxes, to the extent imposed, shall remain your sole responsibility or that of the provider of the Benefits, as the case may be.

IN NO EVENT SHALL WE OR ANY OF OUR AFFILIATES, PARTNERS AND PROVIDERS OR ANY OF THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AGENTS OR OTHER REPRESENTATIVES BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR AGGRAVATED DAMAGES OR ANY OTHER DAMAGES OF ANY KIND, ARISING OUT OF OR IN CONNECTION WITH THE PROGRAM, PROGRAM WEBSITE, MEMBERSHIP GUIDE, ANY MATERIALS, INFORMATION, QUALIFICATION AND RECOMMENDATIONS APPEARING ON ANY PROGRAM WEBSITE, ANY SOFTWARE, TOOLS, TIPS, PRODUCTS, OR SERVICES OFFERED THROUGH, CONTAINED IN OR ADVERTISED ON ANY PROGRAM WEBSITE, AND/OR ANY LINK PROVIDED ON ANY PROGRAM WEBSITE, WHETHER OR NOT WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THIS EXCLUSION OF LIABILITY SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW. THIS PROVISION SHALL SURVIVE THE TERMINATION OF YOUR MEMBERSHIP.

Changes to Terms and Conditions

We may, at any time, and at our sole discretion, modify this Membership Agreement by posting the modified Membership Agreement on the Program Website. You agree to review this Membership Agreement periodically on the Program Website. If You do not agree to any modification of this Membership Agreement, You must immediately cancel your membership. Continuing your membership following any such modifications will constitute your acceptance of the modified Membership Agreement.

Termination of Membership

YOU MAY TERMINATE THIS MEMBERSHIP AGREEMENT AND YOUR MEMBERSHIP AT ANY TIME BY CALLING US AT THE TOLL-FREE NUMBER LISTED ON YOUR MEMBERSHIP CARD/ MATERIALS OR BY NOTIFYING US IN WRITING AT CUSTOMER SERVICE, Financial Health 10600 W McNichols Detroit, MI 48221 YOUR CANCELLATION WILL BE EFFECTIVE PROMPTLY UPON THE RECEIPT OF YOUR CANCELLATION REQUEST. UPON CANCELLATION, YOU WILL NOT OWE ANY FURTHER MEMBERSHIP FEES AND WILL NOT BE ENTITLED TO A REFUND OF PAST FEES CHARGED TO YOUR ACCOUNT. DEPENDING UPON THE TERMS YOU AGREED TO, ANY ENROLLMENT, PROCESSING AND/OR TRIAL PERIOD FEES MAY NOT BE REFUNDABLE. ANY OTHER FEES OR CHARGES INCURRED IN CONNECTION WITH THE PROGRAM (INCLUDING BANK OR OVERDRAFT CHARGES) ARE YOUR RESPONSIBILITY. WE WILL TERMINATE YOUR MEMBERSHIP IF IT IS NOT USED IN ACCORDANCE WITH THIS MEMBERSHIP AGREEMENT OR YOU HAVE NOT PROPERLY ENROLLED IN THE PROGRAM. IN SUCH A CASE, WE RESERVE THE RIGHT TO: (1) NOT REFUND MEMBERSHIP FEES (INCLUDING, WITHOUT LIMITATION, ANY ENROLLMENT OR PROCESSING FEES, SHIPPING AND HANDLING CHARGES AND OTHER FEES, IN EACH CASE TO THE EXTENT APPLICABLE) PAID BY YOU AND/OR (2) NOT FULFILL ANY PENDING ORDERS FOR BENEFITS PURCHASED PRIOR TO CANCELLATION OF THE MEMBERSHIP. WE RESERVE THE RIGHT TO TERMINATE YOUR MEMBERSHIP AT ANY TIME FOR ANY OTHER REASON. A MEMBER IS PROHIBITED FROM RE-ENROLLING IN THE PROGRAM FOR TWELVE (12) MONTHS FOLLOWING CANCELLATION.

Entire Agreement

This Agreement contains all of the terms and conditions of Membership and no representations, inducements, promises or agreements concerning the Membership not included in this agreement shall be effective or enforceable. If any of the terms of this Agreement shall become invalid or unenforceable, the remaining terms shall remain in full force and effect.

Governing Law

THIS MEMBERSHIP AGREEMENT AND THE TERMS OF MEMBERSHIP SHALL BE GOVERNED AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF NEW YORK, WITHOUT GIVING EFFECT TO THE CHOICE OF LAW PROVISIONS THEREOF.

Arbitration

PLEASE READ THIS PROVISION CAREFULLY. IT PROVIDES THAT ANY DISPUTE MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO BRING OR PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. THE ARBITRATOR'S DECISION WILL GENERALLY BE FINAL AND BINDING. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES.

Any claim, dispute or controversy between You and Us (or made by or against anyone connected with You or Us, or claiming through You or Us) arising from or relating to your membership (“Claim”), including Claims regarding applicability or validity of this arbitration provision, shall be resolved by binding arbitration in accordance with the rules of the American Arbitration Association (“AAA”) (except for any AAA rules providing for class claims or class arbitration) then in effect, subject to this Membership Agreement.

Any Claim regarding the validity or enforceability of this arbitration provision shall be governed by the laws of the State of New York, without giving effect to the choice of law provisions thereof. This arbitration provision is made pursuant to a transaction involving interstate commerce and, in all other respects, including the determination of any questions about whether Claims are within the scope of this arbitration provision and therefore subject to arbitration shall be governed by the Federal Arbitration Act, 9 U.S.C. §1-16 (“FAA”), and shall be resolved by interpreting the arbitration provision in the broadest way the law will allow it to be construed.

All Claims are subject to arbitration, no matter what theory they are based on or what remedy they seek. This includes Claims based on contract, tort (including intentional tort), fraud, agency, negligence, statutory or regulatory provisions, or any other source of law. Claims made and remedies sought as part of a class action, private attorney general or other representative action are subject to arbitration on an individual (non-class, non-representative) basis. As an exception to arbitration, You and We retain the right to pursue in a small claims court located in the federal judicial district that includes your billing address at the time of the Claim, any Claim that is within the court's jurisdiction and proceeds on an individual basis.

The arbitration shall be conducted before a single arbitrator, applying to the Claims the substantive laws of the State of New York without giving effect to the choice of law provisions thereof. The arbitrator's authority is limited solely to the Claims between You and Us alone. The arbitration will not be consolidated with any other arbitration proceeding. You and We do not agree to any arbitration on a class action or representative basis, and the arbitrator shall not be authorized to treat any Claim on a class action or representative basis.

If You prevail in the arbitration of any Claim against Us, We will reimburse You for any fees that You paid to the AAA in connection with the arbitration. Any decision rendered will be final and binding on the parties, and judgment may be entered in a court of competent jurisdiction. Arbitration rules and forms may be obtained from the AAA at <http://www.adr.org/>. Claims shall be filed in any AAA office. However, any participatory hearing that You attend shall take place in New York, New York, unless You choose to have the hearing take place in the federal judicial district that includes your billing address at the time the arbitration Claim is filed.

This arbitration provision applies to all Claims now in existence or that may arise in the future. The arbitration provision shall survive termination of your membership as well as voluntary payment of the debt in full by You or any bankruptcy by You.

IF YOU DO NOT CHOOSE TO ACCEPT THIS BINDING ARBITRATION PROVISION, YOU MUST NOTIFY US IN WRITING BY REGISTERED MAIL AT ARBITRATION OPT-OUT, Financial Health 10600 W McNichols Detroit, MI 48221. WITHIN TWENTY (20) DAYS AFTER RECEIPT OF THIS MEMBERSHIP AGREEMENT. IF YOU SO NOTIFY US BY THAT TIME THAT YOU DO NOT ACCEPT THE BINDING ARBITRATION PROVISION, YOU MAY CONTINUE TO BE A MEMBER FOR THE CURRENT MEMBERSHIP TERM UNLESS THE MEMBERSHIP IS OTHERWISE TERMINATED HEREUNDER. HOWEVER, IN THE EVENT YOUR MEMBERSHIP IS CONTINUED, WE SHALL HAVE THE RIGHT NOT TO RENEW YOUR MEMBERSHIP AT THE END OF THE TWELFTH MONTH ANNIVERSARY DATE.

Availability Restrictions

This program is only available to residents of the contiguous United States (excluding any such states as We may designate from time to time in your Membership Guide and/or the Program Website). Orders to U.S. military post offices cannot be fulfilled.

Consent to Electronic Communications

You consent to receive communications from Us about your membership electronically, either by e-mail or by notices posted on the Program Website, as determined by Us in our sole discretion. You agree that any requirement that a notice, disclosure, agreement, or other communication be sent to You by Us in writing is satisfied by such electronic communication. You agree that We may send You e-mails which include notices about your membership as well as information pertaining to the program and services, such as featured products/services or new offerings. You agree that this information is part of your membership with Us.

