MYTODO ACCOUNT SUSPENSION AND TERMINATION POLICY

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This Account Suspension and Termination Policy ("Policy") explains circumstances in which **NSASSA LLC**, operator of MyTodo ("MyTodo," "NSASSA," "we," "us," or "our"), may restrict, suspend, or terminate access to MyTodo accounts, features, content, or programs.

This Policy applies, as applicable, to individual users, Businesses, Professional Advisors, Affiliates, Associates, and other participants in MyTodo.

This Policy supplements the MyTodo Terms of Service and other applicable MyTodo agreements and policies.

1. Purpose

MyTodo may take reasonable account or content action to:

- protect users and Providers;
- maintain platform security;
- prevent fraud or abuse;
- enforce MyTodo agreements and policies;
- comply with legal obligations;
- protect NSASSA LLC and third parties; and
- maintain the integrity and operation of MyTodo.

Actions may depend on the nature, severity, frequency, and circumstances of the conduct involved.

2. Types of Action

Depending on the circumstances, MyTodo may take one or more actions, including:

- issuing a warning;
- removing or restricting content;
- rejecting or disabling an external link;
- limiting a feature;
- restricting Community Center participation;
- restricting Marketplace participation;
- restricting Affiliate or Associate privileges;
- temporarily suspending an account;
- temporarily hiding a Marketplace profile;
- requiring additional information or corrective action; or
- terminating an account or program participation.

MyTodo may use a less restrictive action when reasonably appropriate but is not required to use every available action before taking more serious action.

3. Temporary Suspension

A suspension is generally a temporary restriction on some or all MyTodo access or functionality.

MyTodo may suspend an account while:

- investigating suspected misconduct;
- reviewing a security concern;
- confirming identity or authorization;
- reviewing suspected fraud;
- reviewing a disputed Provider or Associate relationship;
- investigating reported content or behavior;
- reviewing potentially harmful external links;
- addressing payment or account issues; or
- determining whether a violation occurred.

A suspension does not necessarily mean MyTodo has made a final determination regarding the account.

4. Reasons for Suspension or Termination

MyTodo may restrict, suspend, or terminate an account or participation for reasons including:

- material or repeated violations of MyTodo's Terms of Service or applicable policies;
- fraud or attempted fraud;
- impersonation;
- providing materially false or misleading information;
- harassment, threats, or abusive conduct;
- spam or unauthorized solicitation;
- misuse of Community Center posts, comments, or other interactions;
- phishing, malware, or harmful external links;
- unauthorized access or attempted access;
- misuse of another person's personal information;
- manipulation of referral codes or commissions;
- fraudulent Provider, Affiliate, or Associate activity;
- material misrepresentation of professional credentials;
- unlawful activity;
- activity presenting a material security risk;
- infringement of intellectual-property or other legal rights;
- failure to maintain legally required qualifications where relevant to services advertised through the Marketplace;
- failure to comply with a lawful request reasonably necessary to protect MyTodo or its users; or
- other serious conduct inconsistent with applicable MyTodo agreements or law.

5. Immediate Action

Some circumstances may require action without advance notice.

MyTodo may immediately restrict, suspend, remove, or terminate access when MyTodo reasonably believes prompt action is necessary because of:

- credible threats to user safety;
- suspected fraud;
- account compromise;
- malware or phishing;

- serious security risks;
- unlawful activity;
- serious impersonation;
- material risk to users or MyTodo;
- a valid legal or regulatory requirement; or
- other circumstances where delay could reasonably increase harm.

Where appropriate, MyTodo may provide information regarding the action afterward.

5.A Child Safety Enforcement

MyTodo may take immediate action, without prior warning, when it reasonably suspects activity involving child sexual abuse or exploitation, including:

- child sexual abuse material (CSAM);
- grooming or sexual enticement of minors;
- sexual solicitation of minors;
- sextortion involving minors;
- child sex trafficking;
- attempts to obtain, distribute, exchange, or facilitate access to CSAM; or
- other activity involving the sexual abuse or exploitation of children.

Such action may include immediately restricting access to content, removing content from public availability, suspending or terminating accounts, preserving relevant information, and taking other measures reasonably necessary to protect users or children.

NSASSA LLC may report suspected child sexual exploitation and provide relevant information to NCMEC, law enforcement, or other appropriate authorities when required or permitted by applicable law.

MyTodo is not required to provide a warning before taking protective action involving suspected child sexual abuse or exploitation.

6. Warnings and Corrective Action

For less serious or first-time issues, MyTodo may provide a warning or request corrective action before imposing more significant restrictions.

Examples of corrective action may include:

- removing prohibited content;
- correcting inaccurate profile information;
- replacing an invalid external link;
- providing evidence of Provider authorization;
- updating required information;
- stopping prohibited communications; or
- addressing an account-security issue.

A warning is not required before every suspension or termination.

7. Community Center Restrictions

Violations involving the Community Center may result in actions affecting Community Center access without necessarily terminating the user's entire MyTodo account.

MyTodo may:

- remove a post or comment;
- remove or restrict Community content;
- restrict posting or commenting;
- restrict one-way messaging;
- temporarily restrict Community Center access; or
- permanently remove Community Center privileges.

Serious or repeated violations may result in broader account action.

8. Village Marketplace Restrictions

MyTodo may restrict or remove a Business or Professional Advisor from the Village Marketplace when the Provider:

- materially violates the Village Marketplace Provider Agreement;
- submits materially false Provider information;
- misrepresents credentials;
- submits prohibited or unsafe external links;
- engages in fraud or deceptive practices;
- loses a qualification legally required to provide advertised services;

- presents a material safety or security concern; or
- otherwise becomes ineligible to participate.

Marketplace removal does not necessarily require termination of the Provider's entire MyTodo account.

9. External Links

MyTodo may reject, disable, or remove an external link without suspending the Provider's entire account.

MyTodo may take additional account action when a Provider or Associate knowingly or repeatedly submits links involving:

- phishing;
- malware;
- spam;
- fraud;
- impersonation;
- deceptive redirects;
- unlawful content; or
- other prohibited or materially unsafe content.

Approval of a link for display does not prevent MyTodo from later removing or disabling that link.

10. Professional Advisors

MyTodo may restrict or remove a Professional Advisor's Marketplace participation when reasonably necessary under the Professional Advisor Addendum.

This may include circumstances involving materially false credentials, suspension or loss of a legally required professional credential, serious professional misconduct relevant to Marketplace participation, or legal restrictions affecting the advertised services.

MyTodo's platform action is separate from any action taken by a licensing or regulatory authority.

11. Affiliates

Affiliate Program participation may be suspended or terminated in accordance with the MyTodo Affiliate Referral Agreement.

Reasons may include referral fraud, commission manipulation, false registrations, misleading marketing, unauthorized use of MyTodo branding, or other material violations.

Suspension or termination of Affiliate status does not necessarily terminate the individual's ordinary MyTodo user account.

12. Associates

Associate access may be restricted or removed when:

- the Provider withdraws authorization;
- the Associate no longer works with or represents the Provider;
- authorization cannot reasonably be confirmed;
- the Associate misuses Provider access;
- the Associate provides false information;
- account-security concerns arise; or
- the Associate materially violates applicable MyTodo policies.

Removal of an Associate does not necessarily affect the associated Provider's account.

13. Content Removal

MyTodo may remove, restrict, hide, or disable content separately from taking action against an account.

Content may be removed because it:

- violates MyTodo policies;
- violates applicable law;
- infringes another person's rights;
- presents a security or safety concern;
- is fraudulent or deceptive;
- has reached an applicable Community Center expiration period; or
- is otherwise subject to removal under applicable MyTodo policies.

Removal of content does not necessarily mean the user's entire account will be suspended or terminated.

14. Investigation and Information Requests

When reviewing an account or reported activity, MyTodo may request information reasonably necessary to understand the issue.

Depending on the circumstances, this may include confirmation of:

- identity;
- account ownership;
- Provider authority;
- Associate authorization;
- professional credentials;
- ownership or authorization of submitted content;
- external-link ownership or authorization;
- referral information; or
- other information relevant to the investigation.

Failure to provide reasonably requested information may result in continued restrictions when MyTodo cannot safely resolve the issue without it.

15. Notice of Action

Where reasonably appropriate, MyTodo may notify the affected account holder that an account, feature, profile, or program has been restricted, suspended, or terminated.

The notice may include general information about:

- the action taken;
- the reason or policy involved;
- whether the action is temporary or permanent;
- corrective steps, if available; and
- how to request review, if review is available.

MyTodo may limit information in a notice when disclosure could compromise security, another person's privacy, fraud prevention, an investigation, or a legal obligation.

16. Requesting Review

When MyTodo makes a review process available, an affected participant may request review of an account action.

The participant should provide information reasonably relevant to the decision.

MyTodo may consider:

- account records;
- applicable policies;
- information supplied by the participant;
- reports received;
- security information;
- Provider or Associate authorization records;
- referral records; and
- other reasonably reliable information.

Submitting a request for review does not guarantee reversal of the original decision.

17. Reinstatement

MyTodo may restore an account, feature, Marketplace profile, Affiliate status, Associate access, or other functionality when the reason for restriction has been resolved and restoration is appropriate.

Reinstatement may be subject to reasonable conditions intended to prevent recurrence.

18. Termination

Termination generally means permanent discontinuation of some or all participation in MyTodo.

Depending on the circumstances, termination may apply to:

- the entire MyTodo account;
- Community Center access;
- Village Marketplace participation;
- Professional Advisor status;

- Affiliate Program participation;
- Associate access; or
- another specific feature or program.

The scope of termination will depend on the circumstances and applicable agreements.

19. Effect of Termination

After termination, the participant must stop using the terminated account, role, feature, or program.

Termination may result in removal of public profiles, content, access permissions, or other information in accordance with MyTodo's applicable retention practices and legal obligations.

Certain contractual provisions may continue after termination where their nature requires survival, including provisions concerning payment obligations, intellectual property, confidentiality, disputes, liability, indemnification, and other accrued rights or obligations.

20. Outstanding Payments and Commissions

Suspension or termination does not automatically eliminate valid payment obligations that accrued before the effective date of the action.

Affiliate commissions are handled according to the MyTodo Affiliate Referral Agreement.

Provider subscription obligations, refunds, chargebacks, and other payment matters are handled according to applicable MyTodo payment terms.

MyTodo may withhold disputed amounts temporarily when reasonably necessary to investigate fraud, payment disputes, or other issues and where permitted by law.

21. Account Deletion After Termination

Termination and voluntary account deletion are different processes.

Information associated with a terminated account may be retained for a reasonable period when necessary for:

- security;

- fraud prevention;
- enforcement;
- dispute resolution;
- financial or tax records;
- legal obligations; or
- protection of MyTodo, users, Providers, or third parties.

Other information may be deleted or de-identified according to MyTodo's Privacy Policy and retention practices.

22. Circumvention

A person whose account, role, or participation has been suspended or terminated may not create or use another account to improperly evade the restriction.

MyTodo may restrict additional accounts reasonably determined to be used primarily to circumvent an existing enforcement action.

23. Legal and Regulatory Requests

MyTodo may restrict, preserve, disclose, or terminate access when required by applicable law, court order, lawful governmental request, or other binding legal process.

MyTodo may also preserve information when reasonably necessary to establish, exercise, or defend legal claims.

24. Service Discontinuation

NSASSA LLC may discontinue a feature, program, or the MyTodo service itself for legitimate operational, legal, security, or business reasons.

Service discontinuation is not necessarily an enforcement action against a particular user.

Where required by applicable law or contract, MyTodo will provide applicable notice or other required remedies.

25. No Waiver

MyTodo's decision not to take action regarding one violation does not waive its ability to take action regarding the same or another violation later.

Enforcement decisions may differ based on the facts and circumstances of each case.

26. Relationship to Other MyTodo Policies

This Policy should be read together with applicable MyTodo documents, including:

- Terms of Service;
- Privacy Policy;
- Community Guidelines;
- Village Marketplace Provider Agreement;
- Professional Advisor Addendum;
- Affiliate Referral Agreement;
- Associate Agreement; and
- other applicable MyTodo policies.

If a role-specific agreement contains additional suspension or termination provisions, those provisions also apply to that role.

27. Changes to This Policy

MyTodo may update this Policy as the platform, applicable requirements, or enforcement procedures change.

Material changes will be communicated as required by applicable law.

28. Contact

Questions or requests concerning an account action may be submitted to:

NSASSA LLC

MyTodo – Account Support

Contact Email: services@nsassa.com

Phone: 425-274-5253

Company Website: nsassa.com

MyTodo Website: mytodo.nsassa.com