MYTODO PAID SERVICES, SUPPORT PAYMENTS, SUBSCRIPTION, CANCELLATION AND REFUND POLICY

Effective Date: October 1, 2026

Last Updated: October 1, 2026

Version: 1.0

This Paid Services, Support Payments, Subscription, Cancellation and Refund Policy ("Policy") explains payment-related terms for services offered by **NSASSA LLC**, operator of MyTodo ("MyTodo," "NSASSA," "we," "us," or "our").

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

MyTodo may provide a combination of free services, voluntary support options, Marketplace Provider plans, and other paid services.

Not every payment option described in this Policy is necessarily available at all times.

1. Current Free Services

MyTodo currently makes certain services available to users without charge.

The availability of a service or feature without charge at a particular time does not guarantee that the service or feature will remain free indefinitely.

MyTodo may introduce paid plans, subscriptions, usage limits, premium features, or other paid services in the future.

MyTodo will not charge a user for a newly introduced paid service without providing applicable payment information and obtaining authorization or other legally sufficient consent as required by applicable law.

2. Support MyTodo

MyTodo may provide users with an opportunity to voluntarily support the operation and continued development of MyTodo through a feature such as **Support MyTodo**.

Support MyTodo payments are voluntary.

A user is not required to make a Support MyTodo payment merely to maintain access to services or features that MyTodo identifies as free.

The amount, payment method, and other applicable information will be presented before the user completes the payment.

3. Support Payments Are Not Charitable Donations

NSASSA LLC is not representing Support MyTodo payments as charitable donations.

Unless expressly stated otherwise and legally applicable, Support MyTodo payments should not be considered charitable contributions or assumed to be tax-deductible.

Users should consult their own tax adviser regarding the tax treatment of any payment if necessary.

4. One-Time and Recurring Support

MyTodo may offer one-time voluntary support payments and may introduce recurring voluntary support options in the future.

If recurring support is offered, the amount, frequency, renewal terms, and cancellation method will be disclosed before the user authorizes recurring payments.

A one-time support payment does not authorize MyTodo to initiate recurring charges.

5. Payment Processors

MyTodo may use third-party payment processors to process payments.

Different payment processors may be used for different types of transactions. For example, Support MyTodo payments and Village Marketplace Provider payments may be processed through different payment services.

The applicable payment method or processor will be identified during the payment process.

When payment information is entered directly into a third-party payment processor, that information is also subject to the processor's applicable terms, privacy policy, and security practices.

MyTodo may change, replace, or add payment processors as its services develop.

6. Village Marketplace Provider Fees

MyTodo may charge Businesses, Professional Advisors, or other eligible Providers for participation in certain Village Marketplace services.

Provider fees may include:

- recurring subscription fees;
- Marketplace participation fees;
- optional paid features;
- upgraded services; or
- other Provider-related charges disclosed before purchase.

The applicable price and material payment terms will be presented to the Provider before the Provider authorizes payment.

7. Promotional and Free Periods

MyTodo may offer promotional, introductory, trial, or free periods for certain paid services.

The duration and conditions of a promotion will be disclosed when the offer is made.

Unless otherwise stated in the applicable offer, participation during a free promotional period does not itself mean that a Provider or user has already paid for the subsequent paid period.

If a promotional or free period automatically converts into a paid subscription, MyTodo will disclose the applicable price, billing frequency, timing of the first charge, and applicable cancellation terms before the user or Provider authorizes the arrangement, as required by applicable law.

8. Subscriptions

When MyTodo offers a subscription, the applicable subscription information will be disclosed before purchase.

This may include:

- subscription price;
- billing frequency;
- introductory or promotional period;
- date or conditions under which billing begins;
- automatic-renewal terms;
- cancellation method; and
- other material payment terms.

By authorizing a recurring subscription, the subscriber authorizes the applicable payment processor to process recurring charges according to the terms disclosed at enrollment until the subscription is canceled or otherwise ends.

9. Automatic Renewal

A paid subscription may automatically renew when automatic renewal is clearly disclosed during enrollment.

Where applicable, the subscriber will be informed of the recurring nature of the subscription and the applicable billing frequency before authorizing it.

MyTodo will provide notices concerning automatic renewal when required by applicable law.

10. Cancellation

Subscribers may cancel a recurring MyTodo subscription using the cancellation method made available for the applicable service.

Unless otherwise disclosed or required by law, cancellation generally prevents future renewal charges rather than retroactively canceling charges for a billing period that has already begun.

Access to the paid service may continue through the end of the already-paid billing period unless otherwise disclosed.

Specific cancellation instructions will be made available with the applicable paid service.

11. Cancellation During a Free or Promotional Period

If a promotional offer is scheduled to convert into a paid subscription, the user or Provider may cancel according to the terms presented with that offer.

When cancellation is completed before the applicable paid billing obligation begins, no subsequent subscription charge should be made, subject to the terms disclosed when the promotion was accepted.

12. Refunds

Unless otherwise stated at the time of purchase or required by applicable law, payments for an already-started billing period are generally non-refundable.

MyTodo may issue a full or partial refund when appropriate based on the circumstances, including billing errors or other situations determined by NSASSA LLC, in its sole discretion.

Nothing in this Policy limits refund, cancellation, or consumer rights that cannot legally be waived.

13. Support MyTodo Refunds

Because Support MyTodo payments are voluntary payments rather than payments required for access to a free service, they are generally non-refundable once successfully processed, except where:

- the payment was processed in error;
- an unauthorized transaction is established;
- MyTodo chooses to issue a refund; or
- a refund is required by applicable law.

Questions concerning a Support MyTodo payment may be submitted to MyTodo Support.

14. Failed or Declined Payments

If a payment for a paid service fails, is declined, expires, is reversed, or otherwise cannot be completed, MyTodo or its payment processor may attempt to notify the account holder.

MyTodo may restrict or discontinue the associated paid service if payment cannot be successfully completed.

Failure of payment for a paid feature does not automatically require termination of unrelated MyTodo services that remain available without charge.

15. Chargebacks and Payment Disputes

Users and Providers should contact MyTodo Support when they believe a payment was made incorrectly.

MyTodo may investigate payment disputes and may provide transaction information to the applicable payment processor when reasonably necessary to respond to a chargeback or payment dispute.

Fraudulent or abusive use of chargebacks may result in restriction of paid services or other action permitted under applicable MyTodo policies.

Nothing in this section limits a person's lawful right to dispute an unauthorized or incorrect transaction.

16. Price Changes

MyTodo may change prices for paid services.

A price change will not authorize MyTodo to charge a different recurring amount without providing notice or obtaining additional authorization when required by applicable law.

For existing recurring subscriptions, applicable notice of a price change will be provided before the new price takes effect where required.

Users or Providers who do not wish to continue at the new price may cancel according to the applicable cancellation terms.

17. Future Paid User Plans

MyTodo currently may provide certain services to individual users without charge.

However, operating and maintaining MyTodo involves costs, and MyTodo may introduce paid user plans, usage limits, premium services, or paid features in the future.

The fact that a feature was previously available without charge does not guarantee permanent free access to that feature.

If MyTodo converts a previously free service or feature into a paid service, MyTodo will provide users with at least thirty (30) days' advance notice before the applicable fee takes effect. Applicable pricing and material payment terms will be presented before a user is charged.

A user's previous use of a free service does not, by itself, constitute authorization for future charges.

18. Free and Paid Features

MyTodo may offer different levels of service.

For example, MyTodo may offer:

- free features;
- usage-limited free features;

- optional paid features;
- paid subscription plans;
- Provider plans;
- promotional access; or
- other service levels.

Available features and limits may vary between plans.

The features associated with a particular plan will be described through MyTodo when applicable.

19. Taxes

Prices may be subject to applicable sales, use, excise, or other taxes where required.

Applicable taxes may be added to the amount charged when required by law.

Users and Providers remain responsible for taxes independently applicable to their own business activities, income, or transactions.

20. Marketplace Provider Transactions With Users

Fees paid by a Provider to MyTodo for Marketplace participation are separate from amounts a user may pay directly to a Provider for the Provider's products or services.

Unless MyTodo expressly introduces a payment service for Provider-user transactions, MyTodo does not process, collect, or control payments made directly between Marketplace users and independent Providers.

Provider-user transactions remain subject to the applicable Provider's terms and arrangements.

21. Affiliate Commissions

Affiliate commissions are governed by the **MyTodo Affiliate Referral Agreement**.

Unless NSASSA LLC expressly provides otherwise, voluntary Support MyTodo payments made by ordinary users do not constitute qualifying Provider payments for purposes of Affiliate commissions.

Promotional or free Provider periods do not generate a commission unless the Affiliate Referral Agreement expressly provides otherwise.

22. Associates

MyTodo does not pay Associates for services performed for Marketplace Providers unless NSASSA LLC separately agrees otherwise in writing.

Any compensation between a Provider and its Associate is governed by their independent relationship and the applicable MyTodo Associate Agreement.

23. Payment Information and Privacy

MyTodo will handle payment-related personal information in accordance with the MyTodo Privacy Policy.

When a third-party payment processor collects payment-card, bank, or other financial information directly, that information may be processed and retained by the payment processor rather than by MyTodo.

MyTodo should not be understood to store complete payment-card or bank-account information merely because a payment is made through a third-party processor.

24. Suspension or Termination of Paid Services

Paid services may be suspended or terminated in accordance with applicable MyTodo agreements and the Account Suspension and Termination Policy.

Suspension or termination does not automatically eliminate valid charges, refunds, credits, commissions, or other payment obligations that arose before the applicable action.

Any refund rights will be determined under this Policy, the terms presented with the purchase, and applicable law.

25. Discontinuation of a Paid Service

MyTodo may modify or discontinue a paid service for legitimate operational, legal, security, or business reasons.

When required by applicable law or the applicable purchase terms, MyTodo will provide appropriate notice, continued access, credit, refund, or another applicable remedy.

26. No Guarantee of Permanent Pricing or Free Access

MyTodo does not guarantee that:

- a particular service will always remain free;
- a particular price will remain available indefinitely;
- a promotional period will always be offered;
- a particular payment processor will always be supported; or
- the features included in future plans will remain unchanged indefinitely.

Changes remain subject to applicable agreements, disclosures, notice requirements, and law.

27. Relationship to Other MyTodo Agreements

This Policy should be read together with the MyTodo:

- Terms of Service;
- Privacy Policy;
- Village Marketplace Provider Agreement;
- Affiliate Referral Agreement;
- Associate Agreement;
- Account Suspension and Termination Policy; and
- other applicable agreements or policies.

Additional payment terms presented during checkout or subscription enrollment may also apply to a particular transaction.

28. Changes to This Policy

MyTodo may update this Policy as payment features and services develop.

Material changes will be communicated as required by applicable law.

Changes will not authorize new or materially different charges without any notice or consent required by applicable law.

29. Contact

Questions about payments, subscriptions, cancellations, or refunds may be directed to:

NSASSA LLC

MyTodo – Community Center

Contact Email: services@nsassa.com

Phone: 425-274-5253

Company Website: nsassa.com

MyTodo Website: mytodo.nsassa.com