MYTODO TERMS OF SERVICE

Effective Date: September 30, 2026

Last Updated: September 30, 2026

Version: 1.0

These Terms of Service ("Terms") govern your access to and use of MyTodo, including the MyTodo website, application, Community Center, Village Marketplace, reminder features, and related services (collectively, the "Services").

MyTodo is operated by **NSASSA LLC** ("NSASSA," "MyTodo," "we," "us," or "our").

By creating an account, accessing, or using MyTodo, you agree to these Terms and any policies expressly incorporated into them. If you do not agree, you should not use the Services.

1. Eligibility

You must be legally capable of entering into a binding agreement to create and use a MyTodo account.

If additional age requirements apply to a particular MyTodo feature, those requirements will be disclosed before use of that feature.

You agree to provide accurate information when creating or maintaining your account and to keep your account information reasonably current.

2. MyTodo Services

MyTodo provides digital tools intended to help users organize tasks, create reminders, maintain personal information and lists, participate in community features, discover businesses and professional service providers, and use other features made available through the platform.

Features may be added, modified, limited, suspended, or discontinued as MyTodo develops.

Availability of a particular feature may depend on the user's account type, subscription, geographic location, technical requirements, or other reasonable eligibility requirements.

2A. Geographic Availability

MyTodo is currently designed and offered primarily for users in the United States.

The Services may be accessible from locations outside the United States; however, availability of MyTodo in a particular country does not mean that MyTodo has been specifically offered, approved, or adapted for use in that jurisdiction.

Users who access MyTodo from outside the United States are responsible for determining whether their use of the Services is permitted under applicable local law.

NSASSA LLC may restrict or discontinue access to some or all MyTodo features in particular countries or regions when reasonably necessary for legal, regulatory, security, operational, or business reasons.

Certain features, including Village Marketplace services, payments, communications, or other location-dependent services, may be limited to supported geographic areas.

3. Accounts and Account Security

You are responsible for activity occurring through your account and for maintaining the security of your account credentials.

You may not:

- impersonate another person or organization;
- create an account using information you are not authorized to use;
- access another user's account without authorization;
- attempt to circumvent MyTodo security or access controls; or
- use automated or deceptive methods to create or operate accounts.

You should notify MyTodo if you reasonably believe your account has been accessed without authorization.

4. Personal Reminders

MyTodo allows users to create reminders and select available delivery or notification methods.

Reminder functionality is provided as a convenience and organizational tool.

MyTodo does not guarantee that a reminder will be delivered at an exact time or that every reminder will be successfully delivered. Delivery may be affected by internet availability, email providers, third-party infrastructure, device settings, service interruptions, user-provided information, or circumstances outside MyTodo's reasonable control.

Users remain responsible for independently tracking deadlines, appointments, payments, medications, legal obligations, emergencies, and other time-sensitive matters.

MyTodo should not be relied upon as the sole notification method for emergency, medical, legal, financial, safety-critical, or similarly important events.

Additional notification methods, including SMS, telephone, push notifications, or other communication technologies, may be introduced in the future. Additional consent or terms may apply before those services are activated.

5. Community Center

MyTodo may provide a Community Center where users can create posts, comment, interact with posts, and communicate with other users.

Users are responsible for the content they submit through the Community Center.

You may not use the Community Center to:

- harass, threaten, intimidate, or stalk another person;
- impersonate another person or organization;
- distribute spam or unauthorized advertising;
- knowingly publish materially false or fraudulent information;
- publish another person's sensitive personal information without authorization;
- engage in unlawful discrimination;
- facilitate illegal activity;
- distribute malicious software or harmful links;
- infringe intellectual property or privacy rights; or
- use MyTodo to engage in conduct prohibited by applicable law.

MyTodo may moderate, restrict, remove, or disable access to content or accounts when reasonably necessary to enforce these Terms, protect users, respond to legal obligations, or maintain the integrity and security of the Services.

6. No User-to-User Messaging

MyTodo does not currently provide private or direct user-to-user messaging through the Community Center. Community participation is limited to features MyTodo makes available, such as posts and comments. Users who voluntarily share contact information or communicate outside MyTodo do so at their own discretion and are responsible for exercising appropriate caution.

7. Village Marketplace

MyTodo may provide a **Village Marketplace** through which users can discover businesses, independent service providers, and Professional Advisors.

Businesses and Professional Advisors participating in the Village Marketplace are generally independent providers and are not employees, agents, Affiliates, or representatives of NSASSA LLC merely because they appear on MyTodo.

Unless MyTodo expressly states otherwise, MyTodo does not:

- employ Village Marketplace providers;
- control how independent providers perform their services;
- guarantee the quality or outcome of services;
- guarantee that information supplied by a provider is complete or accurate;
- guarantee a provider's continued availability; or
- become a party to an agreement solely between a user and an independent provider.

Providers may be subject to additional Village Marketplace terms.

8. Professional Advisors

Professional Advisors participate within the Village Marketplace as professional or business service providers.

Professional Advisor profiles, credentials, descriptions, qualifications, licenses, experience, and other professional information may be supplied by the Advisor.

Unless MyTodo specifically states that particular information has been independently verified, users should not interpret publication of an Advisor profile as independent verification by MyTodo.

Listing or displaying a Professional Advisor does not by itself constitute an endorsement, recommendation, certification, or guarantee by MyTodo.

Users are responsible for determining whether a Professional Advisor is appropriate for their individual needs.

MyTodo itself does not provide legal, medical, financial, tax, accounting, or other regulated professional advice merely by providing access to the Village Marketplace.

9. Transactions With Marketplace Providers

Any purchase, engagement, appointment, contract, payment, service arrangement, or other transaction between a user and an independent Village Marketplace provider may be subject to separate terms between those parties.

Unless expressly stated otherwise for a particular transaction, MyTodo is not responsible for disputes arising from services independently provided by a Marketplace provider.

Users and providers are responsible for complying with laws applicable to their transactions and professional activities.

10. User Content

“User Content” includes information, text, posts, comments, images, profile information, business information, and other material submitted by users to MyTodo.

You retain ownership of your User Content to the extent you have ownership rights in that content.

By submitting User Content to portions of MyTodo intended to display or distribute that content, you grant NSASSA LLC a non-exclusive, worldwide, royalty-free license to host, store, reproduce, display, format, and transmit that content as reasonably necessary to operate and provide the Services.

This license does not give MyTodo ownership of your User Content.

You represent that you have the necessary rights or permissions to submit the content you provide.

11. Privacy

MyTodo's collection, use, disclosure, retention, and protection of personal information are addressed in the **MyTodo Privacy Policy**.

The Privacy Policy should be reviewed together with these Terms.

12. Acceptable Use

You may not use MyTodo to:

- violate applicable law;
- commit or facilitate fraud;
- interfere with the operation or security of the Services;
- probe or circumvent security protections;
- scrape, harvest, or systematically extract user information without authorization;
- attempt to obtain another user's private information;
- send malicious software;
- infringe intellectual property rights;
- create misleading identities or profiles;
- exploit or abuse another user;
- use the Services for unauthorized spam; or
- use MyTodo in a manner that creates unreasonable security or operational risks. in a manner that creates unreasonable security or operational risks.

12.A Child Safety and Sexual Exploitation

MyTodo strictly prohibits the use of the Services for child sexual abuse, sexual exploitation of minors, or other conduct that endangers children.

Users may not upload, post, send, request, distribute, link to, solicit, create, facilitate access to, or otherwise use MyTodo in connection with:

- child sexual abuse material (CSAM);
- sexual exploitation or abuse of minors;
- grooming or sexual enticement of minors;

- sexual solicitation of minors;
- sextortion involving minors;
- child sex trafficking;
- attempts to obtain, exchange, distribute, or facilitate access to CSAM; or
- other content or conduct involving the sexual abuse or exploitation of children.

MyTodo may immediately remove or restrict relevant content and may suspend or terminate accounts associated with suspected child sexual abuse or exploitation.

NSASSA LLC may preserve information and make reports or disclosures to the National Center for Missing & Exploited Children (NCMEC), law enforcement, or other appropriate authorities when required or permitted by applicable law.

Nothing in this section requires MyTodo to provide advance notice before taking action when MyTodo reasonably believes immediate action is necessary to protect a child, users, the platform, or others.

13. Business and Professional Accounts

Businesses and Professional Advisors participating in the Village Marketplace may be required to accept additional terms, including a **Village Marketplace Provider Agreement** and, where appropriate, professional-provider supplemental terms.

If supplemental terms conflict with these general Terms regarding a provider's Marketplace activities, the more specific supplemental terms will govern those activities to the extent of the conflict.

14. Affiliates and Associates

MyTodo may operate Affiliate, referral, Associate, or similar programs.

Participation in those programs requires acceptance of the applicable separate agreement.

No person becomes an employee, agent, franchisee, joint venturer, or legal representative of NSASSA LLC merely by participating in a referral, Affiliate, Associate, Marketplace, or similar program unless a written agreement expressly establishes such a relationship.

15. Fees and Paid Services

Some MyTodo features may currently be free, while other features may become paid services.

Before charging a user for a paid service, MyTodo will disclose applicable pricing and material payment terms associated with that service.

Paid services may also be governed by additional subscription, billing, cancellation, or refund terms presented before purchase.

MyTodo will not interpret a user's use of an existing free feature, by itself, as authorization to charge that user for a future paid version of the feature.

16. Third-Party Services

MyTodo may rely on third-party providers for functions such as hosting, authentication, email delivery, payments, communications, analytics, or other infrastructure.

Your use of certain third-party functionality may also be subject to that provider's terms or privacy practices.

MyTodo is not responsible for independent third-party services outside its reasonable control.

17. Intellectual Property

Except for User Content and third-party materials, MyTodo and its associated software, designs, branding, logos, interfaces, text, and other proprietary materials are owned by or licensed to NSASSA LLC and are protected by applicable intellectual property laws.

These Terms do not transfer ownership of MyTodo intellectual property to users.

You may not reproduce, sell, distribute, reverse engineer, or commercially exploit protected MyTodo materials except as permitted by law or with written authorization.

18. Reporting Problems and Misconduct

Users may report suspected abuse, inappropriate content, security issues, fraudulent activity, or violations of these Terms through the reporting or contact methods provided by MyTodo.

MyTodo may investigate reports and take reasonable action based on the circumstances.

Submitting a report does not guarantee a particular enforcement outcome.

19. Account Suspension and Termination

MyTodo may temporarily restrict, suspend, or terminate access to an account when reasonably necessary because of:

- material or repeated violations of these Terms;
- fraudulent or unlawful activity;
- abuse or harassment;
- threats to users or platform security;
- misuse of Community Center or messaging features;
- nonpayment of applicable charges;
- legal or regulatory requirements; or
- other serious misuse of the Services.

Where appropriate and legally permissible, MyTodo may provide notice or an opportunity to correct a violation before permanent termination.

Additional procedures may be described in MyTodo's Account Suspension and Termination Policy.

20. Account Deletion

Users may request deletion of their MyTodo account through available account management or support procedures.

MyTodo will process valid deletion requests according to its Account Deletion Policy and applicable law.

Certain information may be retained when reasonably necessary or legally required, including for security, fraud prevention, dispute resolution, enforcement of agreements, legal compliance, or legitimate recordkeeping obligations.

Account deletion does not automatically require deletion of information that MyTodo is legally permitted or required to retain.

21. Service Availability and Changes

MyTodo is continually evolving.

We may modify, improve, replace, suspend, or discontinue features. Where a change materially affects an ongoing paid service or a user's legal rights, MyTodo will provide notice when required by applicable law or applicable contractual terms.

Temporary interruptions may occur because of maintenance, security issues, third-party failures, internet outages, or circumstances outside our reasonable control.

22. Disclaimer of Warranties

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

NSASSA LLC DOES NOT WARRANT THAT MYTODO WILL ALWAYS BE UNINTERRUPTED, ERROR-FREE, COMPLETELY SECURE, OR AVAILABLE AT A PARTICULAR TIME.

NOTHING IN THESE TERMS EXCLUDES WARRANTIES, RIGHTS, OR REMEDIES THAT CANNOT LAWFULLY BE EXCLUDED.

23. Limitation of Liability

To the maximum extent permitted by applicable law, NSASSA LLC will not be liable for indirect, incidental, special, consequential, exemplary, or punitive damages arising from use of the Services.

NSASSA LLC will not be responsible for losses caused solely by independent third-party providers, Marketplace providers, other users, or circumstances outside NSASSA LLC's reasonable control, except where applicable law provides otherwise.

Nothing in these Terms limits liability that cannot legally be limited or excluded.

24. Indemnification

To the extent permitted by applicable law, users operating business, professional, Affiliate, or Associate accounts agree to indemnify and hold harmless NSASSA LLC from third-party claims, damages, liabilities, and reasonable expenses arising from their unlawful conduct, violation of these Terms, infringement of another person's rights, or services they independently provide through or in connection with MyTodo.

Any additional indemnification obligations applicable to businesses or professional providers may be included in their separate agreements.

25. Governing Law

These Terms are governed by the laws of the **State of Washington**, without regard to conflict-of-law principles, except where applicable consumer law requires otherwise.

Nothing in these Terms deprives a consumer of protections that cannot legally be waived.

Jurisdiction and venue for any disputes shall rest in Snohomish County, Washington.

26. Disputes

Before initiating formal legal proceedings, you and NSASSA LLC are encouraged to attempt in good faith to resolve disputes by contacting the other party and providing a reasonable description of the issue.

Any additional dispute-resolution procedures adopted by MyTodo will be clearly disclosed and incorporated into these Terms as required by law.

These Terms do not waive rights or remedies that cannot lawfully be waived.

27. Changes to These Terms

MyTodo may update these Terms as the Services, laws, or business practices change.

The “Last Updated” date will identify the latest version.

When changes materially affect users' rights or obligations, MyTodo will provide reasonable notice when required by applicable law.

Continued use following an effective update may constitute acceptance where legally permitted. If affirmative consent is legally required for a particular change, MyTodo will request that consent.

28. Electronic Communications

By using MyTodo, you agree that account notices, service communications, agreements, disclosures, and other communications may be provided electronically where permitted by law.

Marketing communications, if any, will be handled according to applicable consent and opt-out requirements.

29. Severability

If a provision of these Terms is determined to be unenforceable, the remaining provisions will remain effective to the extent permitted by law.

30. Entire Agreement

These Terms, together with the Privacy Policy and any applicable supplemental agreement or policy incorporated by reference, constitute the agreement governing your use of MyTodo.

Separate agreements may apply to Village Marketplace providers, Affiliates, Associates, paid services, or other specialized programs.

31. Contact Information

Questions regarding these Terms may be submitted to:

NSASSA LLC

MyTodo

Contact Email: services@nsassa.com

Phone: 425-274-5253

Company Website: nsassa.com

MyTodo Website: mytodo.nsassa.com